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NEWS STAND EDITION

Collier's

THE NATIONAL WEEKLY



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New York

Saturday, January 18, 1908



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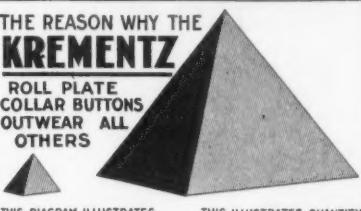
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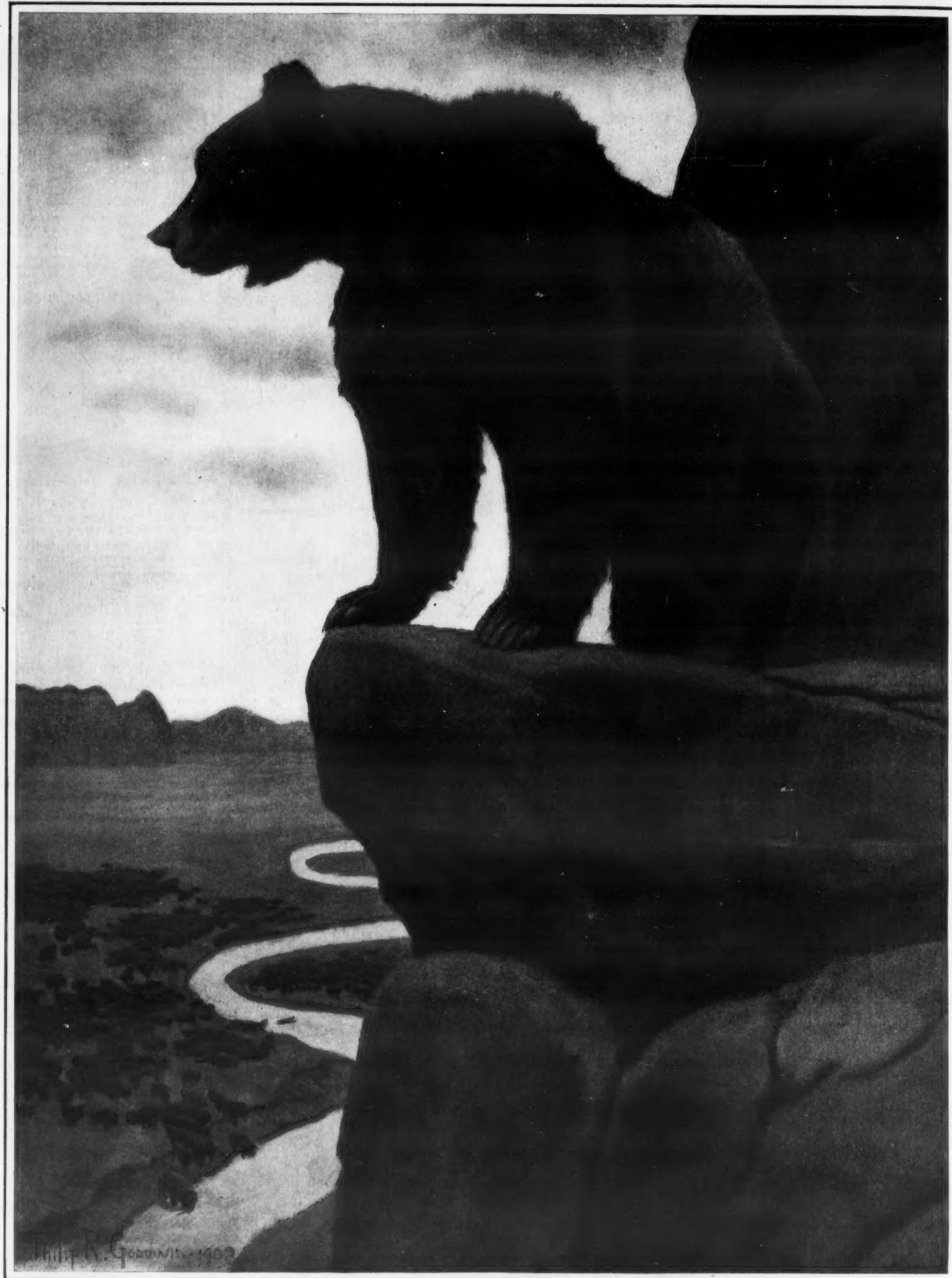
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San Francisco, Cal.





Before the White Man Came

Drawn by PHILIP R. GOODWIN

Collier's

The National Weekly

P. F. COLLIER & SON, Publishers

Peter Fenelon Collier—Robert J. Collier, 416 424 West Thirteenth Street

NEW YORK

January 18, 1908

Nemesis

THE BREWERS OF OHIO, moved by that fear of the "prohibition wave," which is now a shiver in the bones of those who deal in alcoholic beverages, are making an apparent effort to be good. They announce that they also are enemies of the dive; their chief agent is at present noting and designating with his eyes the places which are so unworthy in their character that they must be slaughtered. The awakening is tardy. Never before has any "liquor interest" heeded public clamor. There has been much talk at conventions about "an improved business," but no action. Had the retail or the wholesale dealers, the distillers or the brewers, taken a more conciliatory attitude, the prohibition wave would have been at least longer in arriving. Their attitude has been defiant, unreasoning. Did a community start to combat dives along its water-front? Immediately it had to fight not only the owners of those dives, not only all the saloon-keepers of the region, but brewers, wholesalers, distillers. What matter that such places were headquarters for ruining girls! The process of ruin was good for trade; to one girl, eight glasses of beer or a pint of whisky. A community which did not want prohibition in the beginning would try every means of regulation. Beaten at every turn by the liquor interests and their followers in politics, it would slowly be convinced that there was no way to fight the combination; outraged, it would rise and destroy the traffic. The liquor men have brought the trouble on themselves; and, although the Ohio plan is a little like locking the stable door too late, it seems to be the best play which the brewers have left.

The Real Point

THE AMERICAN SALOON is a relic of frontier days, an institution the like of which exists in no other country on the earth. Why does it exist? To furnish at retail a commodity dangerous at best; to extend, and to keep on extending, the sales of brewers and distillers. It prospers best when it can make two drunks grow where but one grew before. How has it protected itself in this policy? By gathering together all that is venal in politics; by acting as connecting link in our singular American alliance between the powers that prey and the powers that rule. The liquor habit is common, in one form or another, to all the Occidental peoples, but special to us is that effective school for deplorable morals and politics, the saloon. And back of that is our most mistaken creed—that everything is justified by business. Is the individual stockholder in a brewery or a distillery morally any worse than the pious, pew-owning shareholder in the Standard Oil Company or the American Tobacco Company? He, like the railroad shareholder, permits his corporation to act in the sacred name of business. The great corporation, dealing in necessities of life, may take bread from hungry mouths. The fruit of mad extension of the liquor traffic is ruined private health, ruined public soul, and weakened generations to come after.

Delenda Est

THE OHIO BREWERS recognize that it must be prohibition or reform. Perhaps if the issue in this form were put before the people even of the prohibition States, there might be a change. To stop the liquor traffic by law may bring, in many communities, a train of unexpected evils which do not show in police court records nor yet in statistics of population and wealth. Were the habit of drinking a new thing, sprung up within the century, among the European peoples, there could hardly be any question how any sane and moral man should vote upon it. It is a very old thing; so old that it antedates all written records. It is subtly intertwined with the psychological and physiological processes of the Aryan. Physiologically, we may perhaps be half-inoculated against its poisonous effects; psychologically, it has been connected often with much of the more gracious part of life. Self-righteous uncharitableness and narrowness have often marked its bitterest opponents. Soggy biscuit,

pie, and fried meat may be as deleterious to the system as occasional drink. But the American saloon as it exists—an evil in itself and a nucleus for evils the worst that can be conceived—the American saloon must pass.

Short Wind

"**I**T IS NEWS," observes Mr. LINCOLN STEFFENS, "not evil, that stirs men;" a bit of philosophy which reminded us of the indignation with which the revelations about Judge DEUEL were received two years ago, contrasted with the silent phlegm that now greets the whitewashing by the referee. They whose purposes and convictions are matured and firm, who choose worthy objects and pursue them to the end; who are unmoved by the passing breeze and keep their eyes undiverted by the dog-fights of the moment—such men and such newspapers here and there exist, but the majority, certainly, they are not!

A Word to Socialists

NOTHING WEAKENS the cause of Socialism among the well-meaning more than the leadership of the more threatening and uncharitable members. It surprises us constantly that men who are Socialists because they love humanity and rationally seek amelioration, should march under the banner of that species of hatred and envy which every century has known and which uses any masquerade that promises success. From the most popular Socialist newspaper in America we clip this threat to the Mayor of Seattle:

"He does not know Socialists or he would let them alone. Every street speaker he arrests is a nail in his own coffin."

The Socialists are doing harm to American civilization by countenancing sheets like this, and by accepting leaders who shriek murder and Revolution, and are clearly not evangelists but roughs and bandits of the ever-familiar type. Why should not those persons who wish to bear the name of Socialist, and who are guided not by menace and hatred, but by patience, reason, and faith—why should not they have publications which should reflect them, instead of their lamentable allies?

Palladia of Liberty

WHEN MR. BRYAN INSISTS that most of the newspapers in American cities are "corrupt" and "subsidized," he falls into overstatement, which leaves too many openings for reply and gives him the appearance of coming out of the controversy second-best. Had he said that there is, in many cities, an identity of ownership or interest between the leading newspapers and the public-service corporations, sufficient to leave the people without an unfettered mouthpiece, he would have been precise. He might have added that the disposition of the large interests which have been under attack for some years to seize upon newspapers as instruments of shelter and defense was never more eager than to-day. As examples, Mr. BRYAN cites "one paper controlled by the Morgan combine, one by the Louisville and Nashville Railroad, another by the Santa Fe," and JOHN R. WALSH's ownership of the Chicago "Chronicle" as "an adjunct to Mr. WALSH's various business enterprises." To his list Mr. BRYAN should add JOHN R. MCLEAN. This distinguished Democrat owns the Washington "Post," which not only is the leading newspaper in the District of Columbia, but also, by virtue of its daily appeal to the eyes of Congress, exerts a large influence on national legislation. Mr. MCLEAN has also the control of the Washington Gas Light Company, and, by alliance with one or two wealthy Senators, is dominant in some of the local street railways.

Will Congress Do This?

ARTHUR PUE GORMAN was the only Senator who, according to tradition, ever wrote, in the Congressional Directory, in the blank marked "occupation," the words "public official." It was frank, it was true, and it had a little of the engaging insolence of the old-school political boss, secure in his hold and contemptuous

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of assault. GORMAN was a Senate page in his teens, and he never had any direct source of income other than the salary rolls of the United States Government. He died worth about a million dollars, chiefly in securities of the Washington public-service corporations and District of Columbia real estate. Read this thrift and the character of the investments in the light of those services which Mr. GORMAN rendered to his country. He was, for most of his years in the Senate, a member of the Committee on District of Columbia affairs; whenever the Democrats were in power he was its ruler. That is the committee which acts as Board of Aldermen to the District, protects the people against the local public-service corporations, lays out the streets, and makes the improvements which enrich fortunate holders of rightly located real estate. Federal control of corporations has been a popular plank lately; the Federal Government has always had control of the District of Columbia public-service companies, and the experience does not suggest enlargement of the power. The Washington Gas Light Company is just now in process of watering its stock by many millions. Prevention by Congress of this familiar shell-game might indicate fitness to control corporations throughout the land. Just watch and see what Congress does.

Guess

AMONG THE FORTY-SIX STATES and two Territories which compose the body of the United States, which has the incorporation laws described in this advertisement? Of what community was this STODDARD secretary? The advertisement given here is changed only by the omission of the name of an American commonwealth:

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**LEAST COST
GREATEST ADVANTAGES**

Transact business anywhere. No tax. No stock subscriptions required. Any kind of stock, paid in anything of value. No statement or books required for public inspection. Stockholders exempt from liability if our form is used. The great incorporating business of the world built up by President Stoddard while Secretary of _____ Resident agent for many thousand companies. Laws book form. By Letter. Companies incorporated same day we receive reasonable deposit on account and telegram stating name, capital and number of shares. Reference: Any bank in _____

STODDARD INCORPORATING COMPANY.

A uniform Federal incorporation law is sternly disapproved by residents of New York who do business in Florida under charters granted by West Virginia. Read the preceding editorial in connection with this, and then decide just what you think.

A Bold Program

GOVERNOR HUGHES has laid out so enticing a program for the present New York Legislature that, were we Providence, we should almost incline to make Mr. TAFT President and keep the Governor for a few years more in the position which he so conspicuously adorns. [Almost.] Some of his proposals he will, no doubt, be able to induce the enlightened statesmen to adopt. When, however, he returns to do battle on the Massachusetts ballot question, he shows himself fearless and faithful in a matter of the first importance, but what are the poor Solons being requested to commit? Hara-kiri, surely. With such a ballot form many of them would be in private life. We hardly dare hope the Governor can induce the Legislature to take this step. Even the contemplation of it causes in a majority of the members symptoms of vertigo and pneumonia.

Luck

THE NEW YORK "SUN," recognized mouthpiece of Mr. MORGAN, has come out energetically against Governor HUGHES on his public utility proposals. This is luck for Mr. HUGHES. We have frequently been asked why so many plutocrats and politicians support the Governor for the Presidency. The reasons are diverse. 1. They would be glad to be rid of him in New York State. 2. The politicians wish to ride upon the wagon with the band. 3. They wish TAFT and HUGHES to divide the liberal vote, so that CORTELYOU, FAIRBANKS, CANNON or some one such may have a chance. 4. They really prefer a clear-headed and fair liberal to a wild and fierce one. As one of them put it, "A man chased by a mob is glad to meet a policeman."

Currency Needs

IN A COUNTRY AS LARGE as the United States, with its prevailing business methods and traditions, it is probably impossible to create an elastic bank-note currency by giving the right to issue notes to 6,500 banks, subject to no intelligent central control. Each bank would put out and keep out all the notes it could, so long as there was any profit in it, without regard to the general credit situation, and the note issues would not be contracted at the proper time through the presentation of notes for redemption. Such has proved true in the case of the bond-secured national bank-notes, and there is no reason to doubt that it would prove equally true with any other form of notes issued by the 6,500 banks subject to no central control. The Scotch system and the Canadian system probably would not work in the United States: no

such system has ever been made to work in any great commercial country having a large number of banks. It is to be remembered that there are only eleven banks in Scotland and thirty-five in Canada. It is also believed by some of the wisest experts that an issue of notes can not, either by high taxation or by progressive taxation, be made so elastic that it will adjust itself to the requirements of commerce and the needs of the credit situation as a whole. If these two points be sound we are driven, therefore, to the conclusion that the only way of making elastic an issue of bank-notes by the individual banks in the United States, and of keeping the credit situation sound, is by establishing some central authority, which can control the reserve to be kept for the notes and can adjust this reserve according to all prevailing conditions. The danger at this moment is that, the bank panic having passed, Congress will take the course of leaving our currency exactly as it is.

Mine Owners' "Nerve"

THE WESTERN FEDERATION OF MINERS come out of the trouble at Goldfield with better justification than their enemies. Events have shown that there was no reason for the frantic call for Federal troops to do the police work of a shamelessly inefficient State Government; and whatever may have gone before, during the months that stirred up feeling, the strike was on the issue of local fiat money. Said Senator NIXON, described as one of the principal owners of the Goldfield Consolidated Mining Company, and also one of the partners in the only bank that was doing business in Goldfield:

"We had plenty of currency in the vaults—\$500,000—but those were ticklish times, and we thought it would be wise to hold it. So we decided to issue cashier's checks. . . . But the miners did not like them when they were paid to them in exchange for the pay checks of the mine. They insisted that the mines should guarantee these checks, which was absolutely unnecessary. . . . Mr. COOK took some of the mine leaders into the vaults and showed them the \$500,000 in currency."

Doubtless the miners enjoyed the sight. But the men were digging gold out of the ground all day, and it was reasonable for them to demand their pay in a fraction of what they brought to the surface each night, or at least in checks with a guarantee. To refuse this guarantee because it was "unnecessary" is one of the prettiest examples of plutocratic "nerve" it has recently been our fortune to observe. It is one of those instances of arrogant oppression that are too closely related with the reign of roughness of which the Western mine owners frequently complain. Wrong conduct upon one side always holds back the improvement of conduct upon the other. Now that the Idaho trials are ended, and the miners can at least no longer with any pretense to fairness howl about injustice in the courts, we might naturally expect some mollification in the uncharitable spirit that marks these two hostile groups; but without doubt such poor judgment as was shown in Goldfield postpones the coming of the wished-for peaceful day.

Conciliating Opinion

EXAMPLES MULTIPLY that seeds of a more conciliatory manner can be discerned in our public-service corporations. On the front page of a Chicago newspaper we observe an article by Mayor BUSSE, in which he explains how favorable to the city are the present arrangements with the traction companies, and elsewhere in the issue may be seen a full page, which we venture to surmise is an advertisement, painting in glowing terms all that the company intends doing for Chicago. Now this advertisement, if it be one, offers nothing for sale; it requests no privilege; apparently it is inserted purely for the sake of conciliating public opinion and reaping whatever indirect benefits such conciliation may imply. The day for defiance has passed. The day for argument and concession has arrived.

Regulating Rates

THE EFFORT IS BEING MADE to have this Congress amend the Interstate Commerce act in accordance with the resolution passed in October by the National Railway Commissioners' Association, as follows:

"No increase of an interstate rate, or discontinuance of a rate effecting an increase, should be permitted without opportunity to protest being afforded, and upon hearing and determination as to reasonableness when objection is made, in advance of the new rate becoming effective."

Senator FULTON of Oregon wrote upon this subject:

"It seems to me the Interstate Commerce Law should be amended so as to require notice to be given and hearing thereon before a rate shall be increased. I do not know that notice should be required before a rate shall be reduced, but before it is advanced it seems to me very clearly notice should be given and the approval of the Commission obtained."

Now, this matter of reducing rates goes to the very heart of the difficulty. Most complaints are about relative, not absolute, rates. If you reduce rates to one point you practically raise them to

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every other point that competes. This is but one proof that to fix railway rates is one of the most complicated tasks that can possibly be undertaken by the Government.

The Work Cure

A RECENT LETTER from one of the valuable agents of the Bureau of Indian Affairs, now in South Dakota, says:

"I have all the fighting force of the renegade Utes at work on the railroad and cutting cordwood, twenty miles from camp, without a single soldier along. The twelve troops of cavalry and the two companies of infantry, also the battery of machine guns, are at the Ute camp guarding only the women, a few decrepit Indian men, and some babies. The children of the camp are in an agency school. The Ute men are certainly kindergarteners when it comes to work, but they are very willing."

This is a happy solution of the Ute problem, and the beauty of it is that it is capable of application to most tribes now in a state of transformation. Under the direction of the Bureau's diplomatic taskmaster, six hundred Indians of the Southwest worked last summer in the beet and cantaloupe fields of Colorado. When the Overland Limited of the Santa Fe Railroad pulls into Albuquerque, the engine is detached, cleaned, oiled, and repaired by Indian workmen. The car inspector who taps the wheels is an Indian; the chief inspector is an Indian. At San Bernardino, California, the chief airbrake and axle inspector is a full-blood. The roll of Indian workmen is growing rapidly. The policy of pushing the able-bodied among the reservation dwellers into the same sort of manual labor that occupies their white neighbors is being pursued with intelligence and energy.

The Case of the Blackfeet

ANOTHER LETTER from a man who lived for twenty-four years among the Blackfeet of Montana, and who has published an interesting book about his experiences, suggests the other side of Indian policy. Mr. SCHULTZ says:

"Through mismanagement by Government officials, \$3,000,000 of the Blackfeet's money has, in the past twenty years, been frittered away, leaving them destitute. Now it is proposed to allot their lands, and throw the surplus open to settlement by whites. When that is done, the flocks of the sheep men will, in less than three years, utterly destroy the ranges. If the Blackfeet live, they must keep their range, for summer frosts prevent the maturing of crops. How has this need been recognized? Several years ago the Commissioner of Indian Affairs allowed the tribe to expend \$30,000 in fencing the reservation in order to exclude from the range cattle belonging to white ranchers, and to keep the Indian cattle at home. But no sooner was the fence completed than the Interior Department granted permits to several white men to graze 30,000 of their cattle within its bounds, greatly overstocking the land."

This looks like sheer outrage. Apparently it means taking away the opportunities of self-support which were being properly used by the Blackfeet until these opportunities were destroyed by the onslaught of greedy whites.

Our Light Humor

WHO CAN SURVEY the moving picture of the news and not feel that all is for the best in the best of possible worlds? An old coal-mine at Millvale, Pennsylvania, burns—deplorable waste apparently. Yet while the black diamonds are consumed below ground thousands of snakes are driven surfaceward. The serpents invade the streets as roisterers are returning homeward. The result—obvious at once to all familiar with the mental processes of the rural correspondent—is that every male Millvalian signs the pledge and climbs upon the water wagon. Meanwhile, in Plainfield, Indiana, on a street-corner, observe one R. G. GEOPHART, "a wealthy contractor of Chicago," and an incorrigible bachelor. He is watching a parade of the "Old Maids' Club" of that city which was publishing wide the fact that there had not been a marriage there in years. Each of the twenty Anns carried a banner bearing

such legends, according to the veracious correspondent, as "Don't I look nice?" Mr. GEOPHART saw and was conquered. Miss CYRENA STANLEY, the leader of the parade, pierced even his hitherto unpenetrated armor. On December 30, with abundant festivity, they were married, and the remaining members of the club "are discussing the advisability of giving another entertainment." Whether or not they give it, who can doubt that through the ages one increasing purpose runs, that fires, floods, traveling salesmen, panics, bachelors, subterranean snakes, all are aimed at that far-off divine event toward which the whole creation moves?

Quay

POETIC JUSTICE is embodied by the statue reproduced on this page. QUAY represented much of Pennsylvania. Pennsylvania, to a large extent, still represents the ideals of MATTHEW STANLEY QUAY. This, our richest mineral State, has been the hotbed of a tariff system which takes money out of almost empty pockets to line the pockets of the rich. It has been the home of business in its ruthless forms. Its great resources have been heartlessly exploited. Purity in government, kindness in life, justice toward others, have all been sacrificed on the altar of material enrichment. Why should not Pennsylvania put up a statue to MATTHEW STANLEY QUAY?

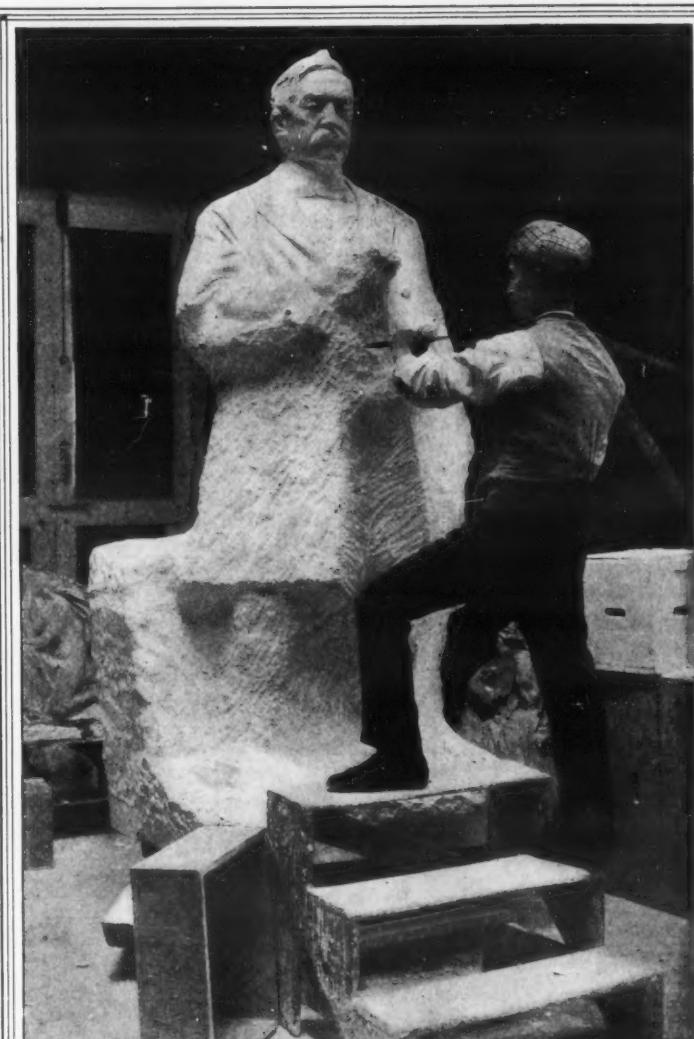
The State is proud of him. He was her son, acquisitive, wealthy, successful. In raising this monument she proclaims to the world the principles for which she wishes to be known. To make her record clear she only needs to reelect PENROSE to succeed himself, and then reelect him again, and so on until his death, when a statue can be raised to him—a companion-piece to that of QUAY.

A Suggestion

WITH AMERICAN YOUTH, of the kind who used to make up the bulk of the army, education is worshiped. Ambition to get on in the world is the national trait. Might not those who deplore the difficulty of getting recruits take advantage of this thought? The army could turn a young man out, at the end of a five-year term, with a substantial education and mastery of some useful art which would give him success among skilled workmen. In the making, the recruit would need to be no less a soldier, and the finished product would be both a better insurance against war and a better asset for the country in peace.

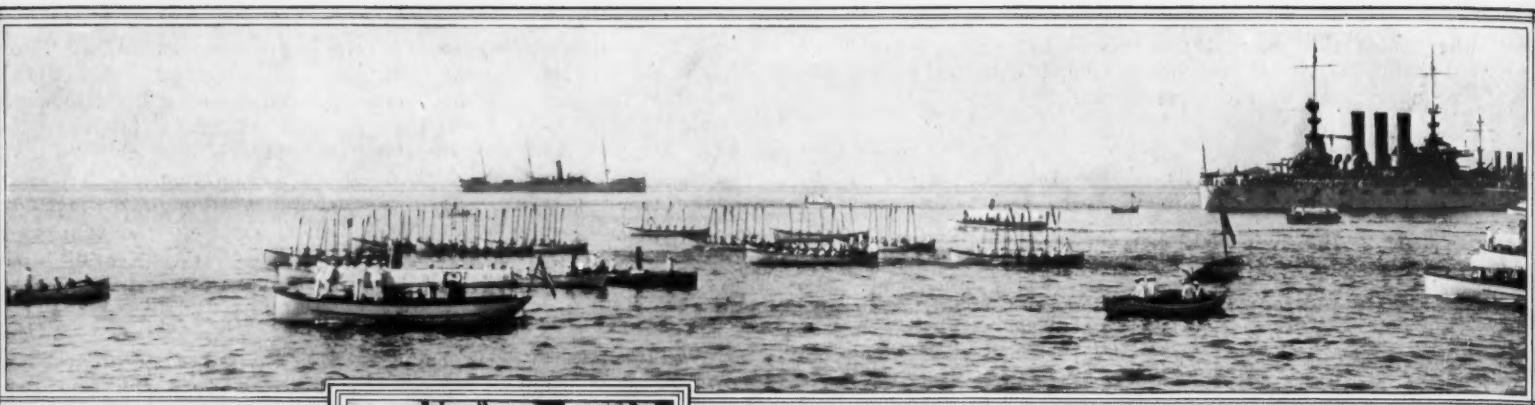
Across the Sea

THE EIGHTIETH BIRTHDAY of one of the most distinguished artists of our time is worthy of notice. GEORGE MEREDITH was born on February 12, 1828. No writer alive in England to-day is so looked up to by men of his own profession. By a ballot of literary men we have no doubt MEREDITH would be given the highest place among his country's living authors. Distinguished for many things, it is a special distinction of his that he alone among contemporary novelists has seemed to intelligent women to paint accurately the less articulate sex. In verse he has furnished some of the most exquisite poetry of the day. His depth of thought has been shown in criticism, and his treatise on comedy is perhaps the greatest essay of our time. Let the United States join with England in celebrating the long life and admirable work of this unwavering artist. Let our literary societies everywhere send him some indication that they remember his fourscore years and the uses to which they have been put. He has been endowed by Heaven with noble talent, and he has never used it for any purpose but the highest. His life stands as a model to workers in his field; by his thought the English-speaking nations have been enriched; and as he stands on the dock, prepared for the last dark voyage, the least we can do is to show the appreciation, encouragement, and affection of two continents by a cheer.



KARL BITTER'S STATUE OF THE LATE SENATOR QUAY

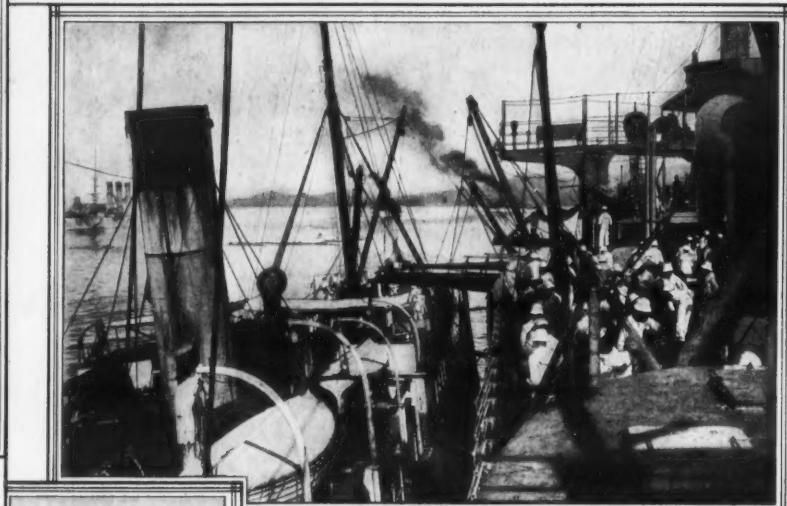
This picture is printed partly because it is interesting in itself, and partly because it will increase the volume of attention bestowed upon one of the editorials which will be discovered by the alert reader upon this page



The First Leg of the Cruise

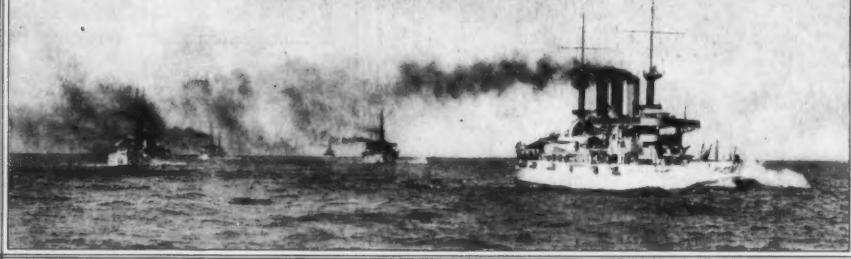


Ready for the race of officers' crews on Christmas morning

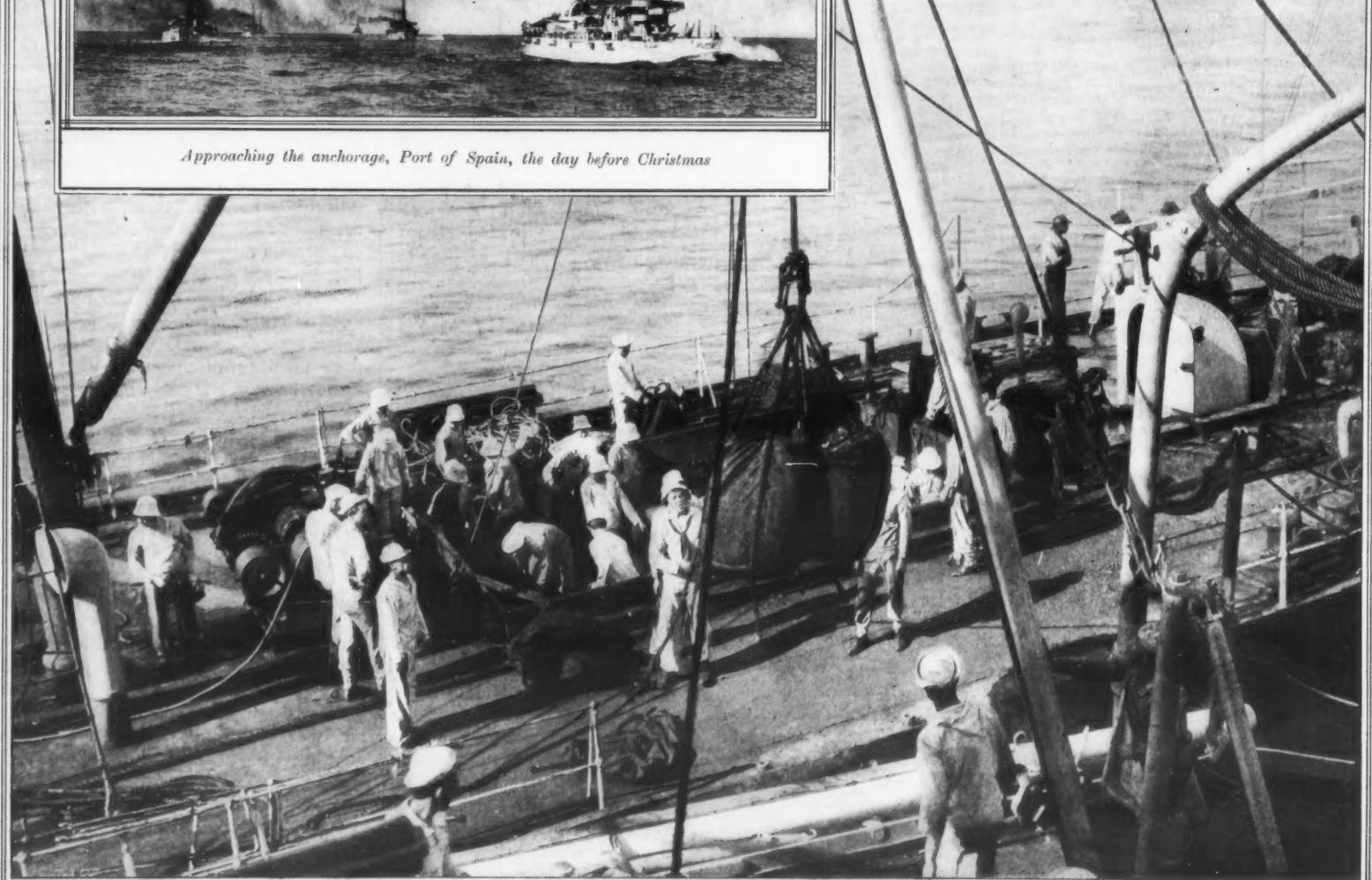


Liberty men going over the side

Taking on "food for the boilers" from a collier



Approaching the anchorage, Port of Spain, the day before Christmas



Coaling the flagship "Connecticut" at Port of Spain, Trinidad. About the only reason for making any stops on the long cruise from Hampton Roads to Magdalena Bay is to take on coal. This operation is the most disagreeable duty assigned to the sailors, who get into their white ducks before beginning and wash them after the task is finished. Everywhere is grime, coal dust covering officers and men alike. With closed ventilators, 'tween decks is like an oven, but to hearten the workers the band plays

The Fleet's First Stop

By FREDERICK PALMER

U. S. S. "CONNECTICUT," FLAGSHIP, December 27

WE ACQUIT the sun and the fleet of any premeditation in the matter. It would be beneath the dignity of the greatest heavenly and the greatest earthly body to halt in their orbits or indulge in a piece of theatricalism. By coincidence the sun and the anchors went into the sea all at the same moment, and we had a spectacle the like of which we do not expect to see again on the voyage.

In column we steamed through the roadstead of the Dragon's Mouth into the landlocked waters of Port of Spain. Opposite the anchorage the Admiral signaled: "Form column of divisions; first division ships left!" The first four ships turned toward the beach. The second four, when they reached the same position the first four had held before breaking column, also swung around following their leaders, and so on till each of the three junior flagships was directly behind the *Connecticut*, and on the left of each of the three ships of its division.

From a column the formation had changed to a square, of which the *Connecticut* was one corner with the sun between us and the rear line. And the sun made the ships seem larger than they had appeared before. It made the sea like the uneven hammered surface of an Oriental gong. It bronzed the smoke from the funnels which hung in clouds over the water.

An Ensign Gets Sea Experience

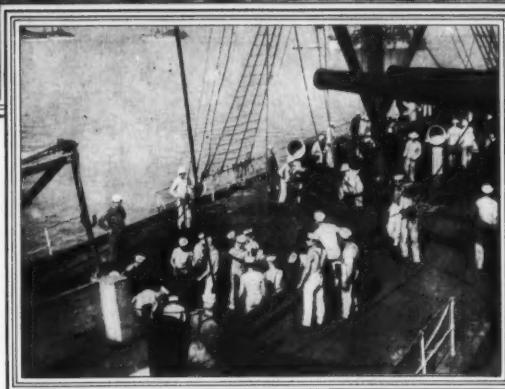
BUT the officers were thinking of anything except sunsets. They had to guide on the flagship. The signal flags from the Admiral's bridge were going up as fast as the signal boys could send them. It was education by a rapid-fire process. There was a "well done" for one ship which got a "badly done" only a half minute later. Perfection meant that the ship of each column would be directly behind the one ahead, the bows of each on a line as we dropped anchors. We missed perfection, and some officers learned more in half an hour than they could have learned in a year out of textbooks. When a certain ship lagged badly, the admiral signaled to know who was the officer of the deck. The next day we learned that he was an ensign with little sea experience.

"Well, he's getting his sea experience now, all right," as some one remarked. "He has the commander-in-chief for a teacher, and he is in the largest class of battleships ever maneuvered at sea as a unit."

We are not here in order to see Port of Spain or buy curios, but to coal. We are on business bent. The shore is six miles away from our anchorage. If we went nearer we should suck up mud into our condensers. From the decks the town is a cluster of white specks against the hillside, and from the wharfs the fleet is a cluster of masts and superstructures on the water-line. We visit the town, but the town does not visit us.

The colliers were waiting at anchor when we arrived. At break of day they were alongside. Four days to coal, four ships being coaled each day, was the program. The ship which had used the most coal had to keep at a disagreeable duty longest as a penalty for her misfortune or mismanagement. Every day each ship had signaled to the chief of staff the number of tons it had burned. The totals of consumption and the totals awaiting us at each port are never out of Captain Ingersoll's mind. Two days out of Trinidad he had a scare. One of the colliers due at Trinidad had not reported. The wireless put him in touch with possible local supplies, and he had rearranged his whole coaling schedule to meet the emergency when word came by the wireless that the missing *Fortuna* had arrived.

A rusty, decrepit old hulk was the *Fortuna*—but the breath of life to our engine rooms—which rubbed her grimy sides against the spotless ones of her patrician magnificence, the *Connecticut*, and brought all castes aboard to a common smutty level. Our steel-walled rooms heated through by the burning sun were so



Preparing to take on coal

many Turkish-bath chambers. We cleared for coaling with the same good-will as for action. There was no attempt to perform the dirty task in a ladylike, aristocratic way. Every one from the executive officer down went at it as if he expected to get befouled, and he did not care how soon he was.

Jacky plunged in all clad in white, as the custom is. When he washes that white back to white again then we will know that he is clean beyond cavil. Blue would conceal the coal dust. Rivulets of sweat made paths down the faces of the minstrels who delved in the bunkers filling the big bags which the cranes swung aboard. Music drowned the noise of the winches and cheered the spirits of the crew. The sailors and the marines looked up from their toil to grin over that band (which has no duties except to play), actually perspiring watch on watch all day long on the forward bridge. The officers, who ask the men to do nothing which they will not do themselves, were in the thick of it. They came into the wardroom looking like so many chimney-sweeps. Only special first-class men were allowed to "make a liberty" and "hit the beach." From fifty to a hundred were sent from each ship every day. All fresh laundered, looking in their best Sunday-go-to-meeting white and blue caps, they line up on the quarter-deck, and as their names are called they go down the gangway to the boats, which are towed in by the launches. In view of possibilities in a West Indian port where all the policemen are negroes, marine pickets were sent from the fleet.

However, the sober truth must be stated. This American man-of-war, intelligent and self-respecting, refuses to act according to the stage idea. Neither did he get drunk nor did he raise particular Cain in any other stereotyped way. He was a most commonplace tourist who bought fruit and ices and cakes and canes Parties rode like lords in carriages into the suburbs. They made "making a liberty" at Trinidad a special first-class occasion. Many had their first glimpse of the palms and the coconut trees, and all went aboard at ten o'clock according to order with a few, very few exceptions that fell—on account of the heat naturally. Jacky knew he would be a fool to overstay his leave. He would cease to be a special first-class man.

The Unimpressionable Folk of Trinidad

IF we had had a hundred battleships we would not have impressed Port of Spain, capital of the island of Trinidad. Only an earthquake could disturb the easy-going tropical languor of this British West Indian colony. It has a Governor sent from the mother country, and it grows cocoa and has a pitch lake which bubbles with asphalt. Our most intimate connection with it is the name of a company which you see on steam rollers in the streets of our cities.

On the day of our arrival a local paper had an article on the future of Port of Spain as a coaling port. It mentioned incidentally that the great United States fleet was "also" going to coal here, and published the latest cricket scores received from England by cable. The population is black, with upper strata varying through the many degrees of chocolate to creamy yellow, docile and law-abiding, and to the small percentage of whites. We came at Christmas time, and the Trinidad folk allow nothing to interfere



Approaching the anchorage, Port of Spain

with Christmas and the races. The custom of a thousand jackies ashore every day, not to mention that of the messes, did not keep the shops from closing at noon. The sun is hot and time is nothing. Strange ships may appear any day at the distant anchorage: the Governor's Cup is run for but once a year.

Among the shuffles of lassitude in the streets, Jacky, even if he had not been in uniform, would have been notable for his pale face, his vigorous steps, and his shoulder-swinging strides, a specimen of its energy fresh from the temperate zone. Jacky saw the races. In fact, he did not miss anything. He tried all the games in the outer ranges of that ebony-faced crowd that lined the tracks where ebony jockeys rode tropical ponies to the cheers and the hum of talk in broad a's that sounded like minstrel mimicry of an English crowd at the Derby. There was a jacky who at one game with the dice was due, according to the schedule, to win six dollars. He was given two. He reminded the black dealer of the error in computation.

"I would oblige, sah," said the black dealer loftily, "that this is my game, and I pays as much as I please."

For a second Jacky's biceps swelled, and he looked as if he were "going to." But he decided that he "wouldn't."

"Yes, it's your game all right, and I won't go to the consul about it," he said, and he consoled himself by buying an alligator pear.

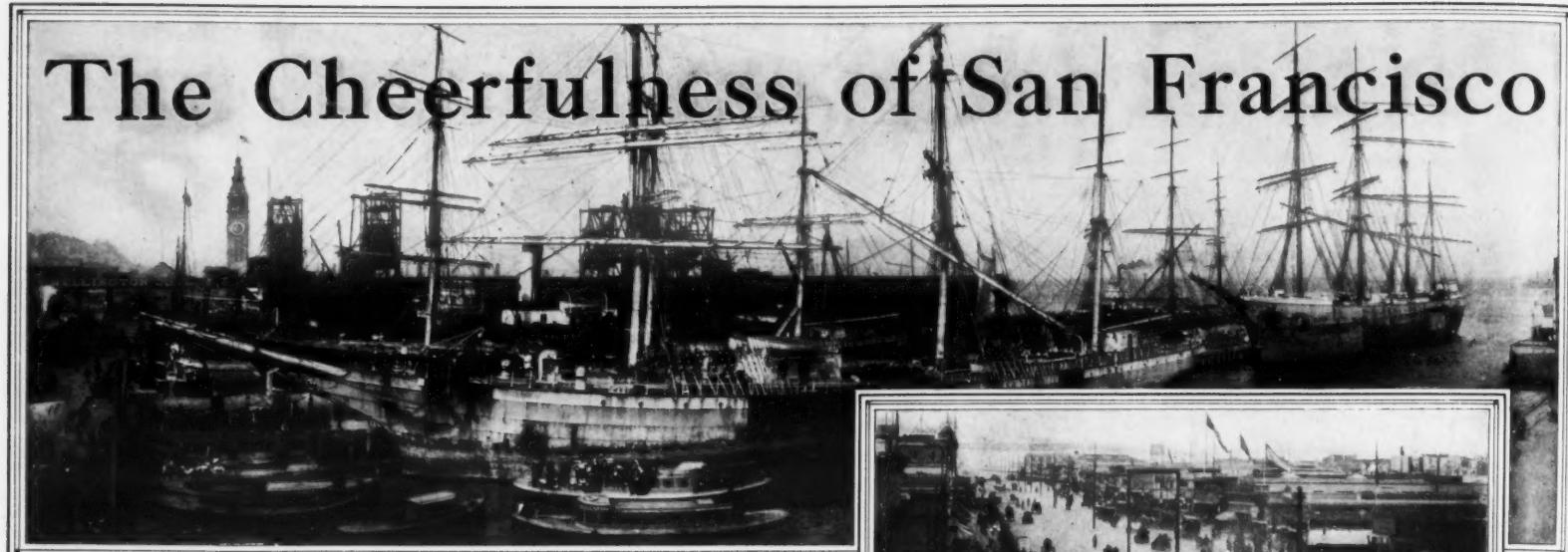
The Self-restraint of Jacky Ashore

OUT of the races, out of the games, out of the carriages, Jacky got his money's worth. He is a liberal spender, who expects, no less than the yacht owner, to be "done" when he visits foreign parts. The ports of the world are his playground in which he is no stranger as long as there is an open space for baseball. While the local papers published the cricket scores and the Trinidadians cheered the winners at the track and admirals and captains and such overlords of the fleet were the guests of the Governor and his gracious wife in the Governor's box, half a dozen ball games were going at once on the outer edge of the crowd on the sward of Queen's Park. Whether he is pitching curves or coal Jacky is in earnest. Nothing dims the athletic spirit in either officers or men which Admiral Evans has developed in his three years of command. There was a certain baseball game which the officers of the *Connecticut* played with the officers of the *Georgia*. But that is a grave naval secret. Besides, the Georgias put in too many middies fresh from the Annapolis diamond. On Christmas morning we had a regatta. Contemptuous of the tropical sun beating on bare shoulders, competing ships' crews rowed. That was all our own show—good American energy and snap and good nature in losing.

To Jacky's mind it was no credit that he preferred to spend the night aboard rather than in West Indian lodging-house where odors rise stewy hot. Old-fashioned sailors, oversalted and wharf-bred, had not so nice a taste as these men from the length and breadth of the land. The ship is "home." The city of superstructures at sea, pent up as it is, is more comfortable to American taste than Port of Spain. That city of ours has its own street-car service—the launches—which go from ship to ship by day and interlace with their flitting lights by night the clusters of lights of the battleships. It has its private carriages and coupés—the barges of the admirals and the gigs of the captains. On the snowless tropical Christmas night, with palms for decorations in place of evergreens, we had pies and plum puddings from home and oranges from shore and songs welcome from every one who ever thought he could sing.

Coaling is over. The ships are spotless again. We are ready to start for Rio de Janeiro. At Rio we get more coal and get dirty and wash ship again, and drill, drill, drill. That is business, that is routine as the navy knows it. Play hard in order that you may work hard, as the Admiral commanding teaches, and if a man beats you at his game don't hit him or see the consul about it, but console yourself with an alligator pear.

The Cheerfulness of San Francisco



The Water Front of San Francisco—one of the World's Great Ports

II—The Cause and the Defects of its Virtue

By JESSE LYNCH WILLIAMS

"... The spirit . . . after twenty squares of a city which was not two years old were but a mass of smoking ruins, and those squares constituting nearly all the settled portion of the city, was equal to any contingency."

—THE ANNALS OF SAN FRANCISCO BY FRANK SOULÉ, 1855.

I HAD heard something of the San Francisco spirit before my visit, and a great deal more daily after I arrived. I thought it a mere fetish for after-dinner orators, the usual conceit of a people young, strong, and surrounded by opportunities. I now believe in it as a real thing. It may not be in every respect so superior to every other local spirit as they naively believe. But it has qualities quite distinct from the local spirit of other places, and is something to be taken seriously—quite the biggest of all the "biggest things" they have. It is the thing that will carry them through their present crisis, and is the true explanation of their persistent cheerfulness through good luck and bad.



A "Temporary" Theatre

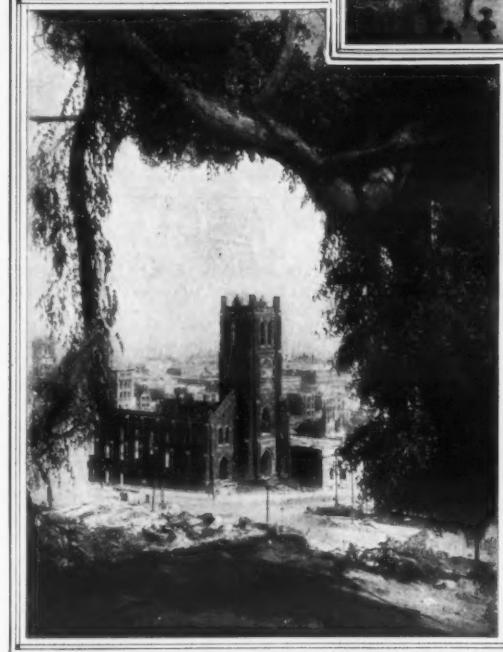
paratively few of the inhabitants of the modern San Francisco, however, happen to be of that extraction; yet comparatively all of them teem with this splendid spirit, including New Englanders with family names suggesting the pie and patty of Puritanism, and supposedly dour Scotchmen reared on oatmeal and the Shorter Catechism. It may be a case of a little leaven leavening the whole lump.

Others assign it to the admixture of Latin races. But in the case of most cities such ingredients have not so affected them. On the contrary, the foreign elements become Americanized with astonishing rapidity. Nor can the large number of Southerners altogether account for it. It is not a Southern temperament—it is vigorous, stimulating, humorous.

I think the best explanation of the San Francisco spirit is overlooked because it is so obvious. With or without their romantic heritage and the other influences mentioned, the San Franciscan feels so buoyantly sure of himself and the future for the same simple reason that the New Yorker feels happy and capable on certain brilliant blue and white days when the Hudson is ruffled by a fresh breeze from over the Jersey Palisades and the jubilant sky-scrappers seem beautiful. It is the weather.

Scientists tell us how great a part climate plays not only in human happiness but in determining human character, racial differences. Any broker in Wall Street will tell you how the weather affects the market. The San Franciscan has a climate which, though by no means invariably beautiful, yet makes him feel tolerably well pleased with the world and himself practically all the time. It is never cold, yet it is not a *dolce far niente* climate; it is stimulating, not enervating. The thermometer stays around 55 all the year. We in the East expend a large percentage of our energy in fighting the weather; San Francisco conserves all that energy. In the course of a year it amounts to a great deal.

Not only does the heat (and the cold, too, though we may not realize it) take a certain amount of horse-



The Ruins of St. Mary's Church, San Francisco

power out of us; but also they keep some of us indoors—with the consequent effect upon health, spirits, and strength. The Californians are an out-of-door people. Some of them "sleep out" all the year round, even in the rainy season.

The result is that there is a superabundance of animal spirits, only a part of which they believe in wasting upon work. For when there is buoyancy there is naturally a lack of the sober reflection and introspection characteristic of a more rigorous climate. Many men in San Francisco never knew what hard work was until after the earthquakes struck them; then they pitched in and toiled at the top notch of capacity, as thousands in New York do every day of their short lives—with this difference, that the average San Franciscan, thanks to this same climate of theirs, had nearly double the horse-power to call upon. That is why they have accomplished so much in such a short time.

II

WE should look to these same fundamental causes to account for the mistakes they have made in the way they have gone about it. Confidence does not produce caution, nor does bumptious self-reliance cultivate communal consciousness. As units they are magnificent men; as a civilized community organized for mutual farsighted benefit, they are mere boys. Nietzsche would have loved them.

There was the Burnham plan for the rebuilding of the city. With the romantic hills, the noble bay, here was a chance to create one of the most beautiful cities in the world out of their rubbish heaps. To be sure, this would have required money and great sacrifices; naturally those who would have to supply the money and the sacrifices were not feeling like it at this particular time. It was like asking them to buy cake when they needed bread. But as a matter of fact and history they were buying cake—as individuals. The reason the Burnham plan fell through was deeper: the committee could not agree. There was too much indi-



Van Ness Avenue, a new Business Thoroughfare

vidualism. A people that are dashing, impulsive, generous, by the same token are impatient with detail, intolerant of organization, foes of compromise.

It is hard to be deliberative in that climate. It is a fine atmosphere for feeling, but it does not promote thinking. That is one reason it starts so many brilliant artistic careers and matures so few of them on its own soil. Art *impulse* is spontaneous, unconscious; but the very essence of art itself is consciousness.

The practical virtues and defects of this spirit are well illustrated by the present celebrated graft prosecution. In no other American city has a citizen arisen like Mr. Spreckels, who with his own money and time made the investigation possible, and has kept on the job despite personal enmity, financial injury, and social slights upon his family—until now the city is really clean—not merely exposed in its dirtiness. That is the advantage of individualism. But also in no other American city, however apathetic, would the efforts of a man like Mr. Spreckels to organize a committee for this work have resulted in a committee of one composed of Mr. Spreckels. And that is the disadvantage of individualism. At first many leading citizens were with him. They were enthusiastic about putting Mayor Schmitz, Abe Rueff, and the rest of the labor party rascals in San Quentin for bribe taking. But when they found that he was also going after those "higher up" for paying bribes, "Spreckels was going too far," they said, meaning too near. The real point at issue, of course, was whether or not Mr. Calhoun, the president of the street-railway corporation, had broken the laws. They didn't give a hang about the laws. He had broken the strike—hurrah for him! It did not seem to occur to them—I refer to certain classes of citizens, not to everybody—that it was also a pretty good thing to have the laws of their city enforced if they expected to keep on having a city.

They don't stop to think; they only feel. Ethical considerations impress them no more than farsighted civic considerations. Everything grows big in that wonderful climate but the conscience. While San Francisco is freer from graft than any of our cities—for the time being—the real cause of grafting remains—a lax moral sense in the community.

Of course, Eastern cities haven't much to teach San Francisco about righteousness, nor civic consciousness either. But there is this difference: Eastern "prominent citizens" are wrong and know it: these men are wrong and don't know it. Eastern cities are immoral; San Francisco, as certain of its own biographers have said, is immoral. Immorality is more heinous; un-morality is more hopeless. I wanted to report that the earthquake had shaken them awake to a realization of the practical worth of righteousness and decency, and the fire had fused them into a civic unit, but I can not.*

III

WHAT then is to be the future of this interesting city? It will be great and rather glorious—if not because of its citizens then in spite of them—for with or without these excrescences of vigorous vitality, the Golden Gate happens to be the site for a city of those adjectives.

That same wonderful climate, the chief determining factor of their character, both for good and bad, is also their greatest material asset. It permits and stimulates all the year around activity at a high notch of

* Since this was written labor has united with capital to elect a good man mayor, and I shall be only too glad to acknowledge that I have made a mistake—if this proves to be a permanent change in character and not a temporary wakefulness.

J. L. W.

efficiency. It also causes the remarkable productivity of an interior, tributary solely and exclusively to San Francisco's wonderful land-locked harbor, a harbor big enough to furnish anchorage to all the navies of the world, logically implying with its two navigable rivers and its great railroad system a commercial metropolis.

This city has an outlook upon the world's greatest ocean, with a virtual monopoly of harborage for over one thousand miles—from Portland to San Diego. Seattle may get its share of trade with the Orient, and Los Angeles, already working like a unit, will cut in upon the trade with the Spanish-American republics. But among the latter there are fifteen millions of people to deal with, while in Japan, China, Korea, and Indo-China there are five hundred millions more. So there will be enough to go around when the United States finally comes into its own.



Bolívar, South America's Washington

and inheritance combine to give it to him. His environment has brought him into immediate contact with things—our leisure class is as yet almost negligible—and things have for him that reality which comes only from close observation of, and physical experience with, them. His life, in a country comparatively new, has given him plenty of practical problems to solve, and all his inheritance of liberty of thought and action has made him initiate, invent, work out such problems by himself.

The cause of the very common attitude of superiority with which the North American regards his southern neighbors is his belief that the latter probably lack these qualities. They are, after all, as he would put it, "dagos"—summing up in that phrase a feeling very much like that entertained by the old-fashioned Briton for the "frog-eaters" across the Channel; a notion that, in any contingency where a practical grasp of causes and effects, ways and means—"horse sense" in a word—is required, he would be his neighbor's superior.

There are obvious explanations of this feeling, insular and ignorant as it generally is. The comic-opera revolution, so dear to occasional story-writers in our magazines, is one. Their newspapers—approximately accurate mirrors of a people's surface life—are bookish and verbose. There is little news—this, of course, does not refer to "La Prensa" or "El Diario" of Buenos Ayres, "El Mercurio" of Santiago, the "Jornal do Comercio" of Rio, and papers like them—and many communications from "littery" correspondents who write about street signs or trolley-cars and quote up and down from Paul Verlaine to Homer and describe some little garden party as though it were Versailles. Their politicians speak in dithyrambs. Their engineers, even when graduated from northern technical schools and able to draw beautiful blue-prints, are often displaced in the field by gringos of much less theoretical training.

IT was after encountering many such manifestations of a general trait as these—during the long pilgrimage which was partially chronicled in this paper in articles about "The Other Americans"—that I came upon Senhor Manoel Bomfim's "A America Latina." We had seen the last of South America when the sun-drenched walls of Pernambuco dropped behind, and were steaming lazily northward toward the Barbados and home. Behind lay that wonderful continent, old cities and new ones, moldering walls and squeaking phonographs, barred windows and sewing-machines, languorous coast and icy Cordillera, señoritas and soldiers and horse-races and opera and bands in the plaza playing tunes out of "Tosca" and "La Bohème." Ahead stretched a fortnight of untroubled summer sea. And here was a book which, paragraph by paragraph, numbered and lettered, marched sanely along, went down below the vivacious externals of South American life and interpreted them.

It is impossible, in this place and space, more than to hint at the interest which such a work had, read at an instant so opportune. For here, in the land of dithyrambs, was a man who looked plain facts in the face; who analyzed South American weakness as relentlessly—and often as entertainingly—as British Respectability is picked to pieces by Mr. Shaw; a thinker with scientific point of view in a continent where such a thing is almost unknown.

I say "Shaw" advisedly, for I am not putting forth this purely negative criticism as a final judgment nor as my own opinion. Various works, one under the same title by Senhor Sylvio Romero, have been written to refute it. It is offered rather as a very animated "human document"—a proof that Latin Americans

It is well to recall the vast wealth of California. There are only five States—New York, Pennsylvania, Ohio, Massachusetts, and Illinois—containing more wealth, although California is far from being sixth in population. In per capita wealth it is among the highest (\$2,800 per capita, while that of the whole United States is only \$1,125); its farm lands alone are worth \$708,000,000. This State can feed twenty millions of people. It has never been adequately cultivated, because it is necessary only to scratch the soil, and it yields a vast superabundance for present needs.

Almost every crop known to the north and south temperate zones is grown successfully. Its fruits, wines, wools, lumber, and its mineral wealth need not be recalled, except to state that crude petroleum has also become a great factor—35,000,000 barrels were produced last year. It has an increasing network of railroads, and the whole of the Sierras for power plants as well as

irrigation. With all this or most of it focalizing at the Golden Gate the material future of San Francisco is safe.

What the effect upon the people will be when they have come into their own, it is interesting to contemplate. If they have already become so distinct from the rest of us in only half a century, what will they be after several generations out there between the mountains and the sea? They are still young. They have not yet found themselves. Their artists and thinkers occasionally foreshadow what may come. The Bohemian Club's forest plays throw a hint at it. It will be a new phase of our civilization, something rather pagan and rather fine—Greek in its outdoor quality, its regard for the grace and beauty of living; something else in the careless disregard of the homely moralities.

And if life becomes too easy with affluence? Well, perhaps this suggests the function of earthquakes in the scheme of things.

Latin Americans—A Diagnosis

A Review of Senhor Manoel Bomfim's "A America Latina," an Analysis of South American Character and Conditions

By ARTHUR RUHL

THE average North American forgives few things less readily than the lack of what he calls "horse sense." He himself generally has it. Environment

are not only aware of deficiencies, but have the intellectual courage to search them out and expose them.

THOSE familiar with Bagehot's "Physics and Politics," to which he refers in his preface, and with kindred works, which treat the state as an organism subject to much the same phenomena of growth, heredity, and decay as animals and plants, will readily understand Senhor Bomfim's point of view. Briefly, the book is a study of national parasitism—as developed in Spain and Portugal, transferred to the South American colonies, and showing in inheritance to-day.

The conquerors, inflamed with the national ideal of the Iberian world, heroic adventure, conquest, and spoliation—parasitism, in a word, living without work, however this prosaic fact was glamourized over—fell on the southern continent, sacked, exterminated. While a solid, healthy, political organism was spontaneously growing up in North America, this system of exploration and subjugation went relentlessly on. "Progress was condemned as useless, intelligence persecuted as dangerous. Everybody explored and oppressed. Production depended on the number of captives and the cruelty of captors. The colony was over the captive, the treasury over the colony, religious absolutism and archaism over all. Wealth poured back to the peninsula. The metropolis beamed, fairly barked its joy. It had realized its ideal, complete parasitism."

Parasitism so complete as this became, naturally, a congenital tendency. When the colonists revolted, the revolutionists, having had no experience in democracy, and obsessed by the Iberian idea of "conservatism," no sooner had thrown off the old dictator than, forthwith, they constituted themselves dictators and continued the same system under another name.

Not mere Latin volatility, then, but, paradoxically this ingrained conservatism causes South American revolutions. "Forgetting that conserving can not be made anybody's especial active function, but that society conserves itself, independent of any outside force, by the simple fact that it exists; that it is an organism in evolution, a body in movement, total, continuous, integral, like a river in its descent, these *conservadores* set themselves up as dams to stop this normal progress." The revolutionists "are revolutionary up to the moment of making the revolution; as long as the reform is limited to words. To-night they are apostles, inflammatory, radical, inviting the people to combat: to-morrow, in tamed voices, they drone out circumspectly the counsels of balance and of prudence. Ponderous and solemn folk begin to appear. Everything is done to hinder the execution of those reforms in the name of which the revolution was started, to defend the interests of the *clases conservadoras*."

As a result the "state" becomes an abstraction—something imposed on society and in conflict with it . . . a "republic" has abstract reasons for being over and above the nation's happiness.

A "*república*"—through some intrinsic virtue in those four syllables—sufficiently justifies itself. They act, these republicans, as if a "*república*" was a reality apart, whose rôle it was to confer on people an especial political nobleness, having which they should be content."

To justify these fixed ideas and this conservatism, Senhor Bomfim continues, "all the formulas of common sense are called in—not the good sense inspired by practical experience and used every day in ordinary life—but a 'good sense' descended by inheritance and tradition, referring to necessities and things which no longer exist. There are aphorisms to which South American politicians consider themselves tied as by some solemn agreement, without inquiring into the relation which these aphorisms bear to actual things. . . . These men of the ruling classes live away from facts. The actual world all about them has no significance. They apply

to problems of current national life theories taken from foreign books; or the keys consecrated by that antiquated 'common sense.' They mistake a symptom for a cause, ratiocinate to great heights, lose sight of the conditions in which facts have taken place. . . . The permanent contradiction between the words and the acts of Latin-American public men is due to this parasitism, which, deadening the faculty of observation, causes them to lose their sense of reality and the nearness of life. . . ."

The same tendency can be seen in every-day thought and work as well as in politics. "In general," as Senhor Bomfim puts it, "these societies are archives of archaic institutions and customs with modern glossary designating an obsolete world."

There is no scientific spirit. "Verbage, technical and pompous rhetoric, myopic erudition, the pomp of wisdom, an affected and ridiculous gibberish, sums up intellectual activity. The verbose man is the wise one. Groundless generalizations, the literal transcript of philosophical systems and abstractions, take the place of observation. From this comes that mania for quotation, so general in the luxuriant literature of literary South Americans. Who quotes most knows most. Invertebrate rhetoricians, whose abundant and 'precious' words prove their genius, turn themselves loose in many volumes in which can be found not a single original idea nor observation of their own . . ."

"Brazil declared a republic, and, a constitution needed, they turn to that of the United States of North America, of Switzerland, and to certain pages of that of Argentina. Cut a little here, borrow there, alter a few syllables, temper the whole with a flavor of positivism, and we have a constitution of Brazil! Throughout South America the intellectual world is full of bookishness; the individual is such, whether or no, by force of tradition. Physicians, engineers, lawyers, critics, financiers, warriors, all are pedantic—spirits purely bookish, slaves of formulas, tied to the soporific illusions of the absolute. The prestige of axioms, of incontrovertible phrases, is absolutely tyrannical. It is a fetishism. . . ."

IN education and the arts South Americans exhibit the same detachment from life and "inability to follow social phenomena to their origins, by their constant endeavor to reap the harvest before the seed is sown. They build in the Chinese fashion; refine higher education before they have established primary schools; turn out 'doctors' to float on the flood of illiterates. Instead of educating the general mass of the population, the essential element in democracy; instead of the professional industrial instruction from which all the rich and powerful nations of to-day have derived their economic progress, they establish universities, even German and French ones. (And why not bring over Dr. Faustus, the Declaration of Luther, and the Nibelungen Legends?) They import artists, to exist here, dying of boredom—or of hunger—in the midst of an indifferent public, which lacks the esthetic education to nourish and stimulate them. . . . Arcadias and solemnities of a defunct preciosity, these; things born dead. Doctors, academies, institutes, universities—to practise inactivity on a society of irresponsibles; to stir the somnolence of a popular mass which is to-day what it was three hundred years ago. Necropolises of ideas, dead, forgotten, remote from modern ideas and aspirations."

A summary so brief overcomes, necessarily, purely negative criticisms. This, however, is the book's chief significance, this unsparing analysis in a continent so given to pyrotechnic glossing over. As for Senhor Bomfim's hopeful suggestions, none has more impressiveness than the mere existence of the book itself. If anything were needed to show that Latin Americans are looking modern life in the face and getting a grip on it, it is proven by such criticism, written not by an Anglo-Saxon student of politics, but by a Brazilian, the result, as the author says in his preface, "of a Brazilian's love for Brazil, of an American's solicitude for America."



Palace guard, Caracas



A Cathedral at Lima

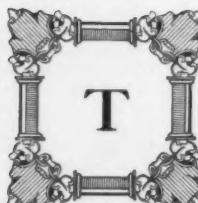


"Lover of little children beyond any one I have ever known"

One Who Served

A Poignant Side-light on the Negro Problem in the South

By MARGARET BUSBEE SHIPP



HERE was an optimist who bade farewell to two excellent Swedish maids and came South to live without a qualm.

"Wages are less, and colored people are so good-natured," she stated cheerfully. She engaged three servants—an educated butler, who had recovered from an attack of appendicitis, but not from the distinction of it; an old nurse, who sniffed at sterilized milk because "Miss Sadie Cullum's chilluns warn't raised on such foolishness," and who began to feed the baby on the sly, convinced that she was keeping him from starvation; and a cook, fresh from the cornfield, because the optimist preferred to train a cook for herself. A month later (and she had lost flesh and changed nurses meanwhile) something was said to her about the negro problem.

"Which problem?" she asked wearily. "There are as many as there are negroes."

It is from this point of view that I wish to tell you the story of Elma. I do not consider it typical, but it shows that the radical difference in the individual cases is what makes the difficulty of finding the solution.

ELMA'S eyes were blue. Transgression of the laws of God and man spoke mutely in their color. Only upon scrutiny could one tell that she was a negress; at a casual glance she looked like a white girl of the middle class. Her hair was straight, light brown, and very abundant. Her skin appeared sallow, but not dark, though the racial difference in the hands, pink palms and darker skin on the back, was distinct. Piteous, pretty little mongrel that she was! The pathos in her face sometimes gave it an odd look of age. Her younger sister, Jennie, had been nurse to my two small boys for some months, but when I was ready to go away for the summer she did not wish to leave home. She said that her sister, a girl of eighteen, had just returned from boarding-school and would like to take the place. Jennie was a light mulatto, as were several younger children, so that I was totally unprepared for Elma's appearance. Mistaking her for one of my sister's pupils, I cordially invited her into the library. Instead of taking advantage of it, she explained her errand at once. In telling of the incident that evening, I said: "I made a ten-strike with my new nurse; I mistook her for a white person."

Afterward I learned how superficial and erroneous was this opinion. There was nothing she resented as much. For instance, a year or so afterward, I commented on the fact that she had again forgotten to put on a collar. A deep flush swept her face as she answered: "When I wear one, I am constantly being mistaken for one of the pupils, and it embarrasses me."

The poor girl claimed for her father the African who was the father of her sisters, and for her mother, his legal wife, though she was in reality related to neither. After Elma's birth, her mother lived with the negro referred to, the father of the other children. He was already married, but childless, and his wife and Elma's mother lived in the house together in perfect amity. The girls called him father, his wife mother, and their own mother mama. Elma's mother was very light; in her youth she had been almost white, but had grown

darker with age. The grandmother was a mulatto, so that Elma inherited white blood for at least three generations. She was devoted to her quasi-father, and after his death she regularly set aside part of her slender earnings to erect a stone for his grave.

MY friend and I had taken a cottage in the mountains for the summer. Since even Abraham and Lot could not live together because of their servants, we determined to reduce our living to the simplest proportions; the cook was to do the housework, and Elma was to nurse my friend's two children and mine. It speaks well for the success of our experiment that we repeated it the following summer, with the same servants. Hardly daring to trust to my happy memories of those months, I wrote my friend that I wished to tell Elma's story. I quote from her reply:

"I recall the dismal prophecy of a woman full of worldly wisdom, that a summer in a tiny cottage with four small, active children would prove the death-blow to our intimacy. I had no qualms, I felt too sure of the friendship which had never once failed us, yet in looking back it seems possible that we owe the preservation of our priceless possession to her who was among us as one who served—the gentle and intelligent spirit who tended and guided our little ones, joining in all their play but leading and training so wisely that the rugged places in their unformed characters seldom clashed, devoting herself especially to the more difficult temperaments and filling their days with so much fun and laughter that ugly tempers had no time or place! What wonderful fairy stories, and even more wonderful animal stories, they played and acted, Kipling and Thompson-Seton leading them through enchanted regions. What sweet hymns they sang together, Elma leading in a clear soprano that held the pathos of the wood-thrush's note. Crowning joy of life to my little Mary was the fifteen-minutes' daily music lesson, and I recall the importance of her face and voice as she would ask: 'Mother, please watch the children a while, so Elma can give me my lesson.'

"Again I see them marching upstairs at bedtime, each with a lighted candle and singing 'Onward, Christian Soldiers,' Elma bringing up the rear to prevent fluffy skirts from catching fire—no 'don'ts,' no 'be carefule,' only unceasing vigilance.

"Another memory comes to me vividly, though I see it through tears—the memory of her bedroom, in which she took pride and delight, with its dainty white curtains, neat toilet articles, and at the side of her little white bed the shelves containing her treasured books: The Bible given her on her graduation day, 'The Progress of the Afro-American in the last Quarter of a Century,' 'Froebel's Kindergarten Songs and Plays,' 'Life of Booker T. Washington,' 'Tourgee's 'Bricks Without Straw,' three novels by Dumas, several histories, an astronomy with a chart of the stars, Longfellow, Tennyson, Elizabeth Browning. Pathetic, dearly loved little library! I think I have not forgotten one of your much-worn volumes. Ah, that peaceful summer, more free from care to me than any period since cares began! Ingrate indeed will I be when I cease to remember the young girl who lovingly served us."

Elma often said that she had never been so happy before. She was keenly appreciative of the beauty of the mountains, and thankful to get away from her sor-

did home environment. Once she said: "Home is a very sad place to me." With pitiful incongruity, her mother used to declare: "If Elma should ever be like me I'd take an ax and knock her in the head."

Elma had been several years at a school for negro girls maintained by the Presbyterian Church. It was a new experience to me to have a nurse who could read sympathetically and intelligently, and the children were happy as she interpreted the Jungle Books. The educated negro often has a peculiar voice, the slurring softness changes into an affected intonation, usually nasal, but Elma's voice was low, sweetly modulated, and with an amazing purity of vowels.

The day one of the guinea-pigs died, the children were arranging a magnificent funeral.

"You play 'Home, Sweet Home,' Elma," one demanded.

Their playroom was just across from the living-room, and a caller heard her answer: "Very well, children, but I shall have to paraphrase it to make it suitable."

"All wight, parrypase," replied my youngster, probably thinking that was part of the obsequies over the departed.

"Will you please tell me how much extra you have to pay for that vocabulary?" queried the caller. "To think that my child of the same age has learned to say from his nurse: 'I ain't gwine ter do nary secher thing!'"

As she received higher wages than any other nurse in the village, she was pleased, and I was complacent. She sewed nicely, and made all my younger boy's Russian blouse suits, and of course received extra compensation for this work. She had applied for a place as teacher in the colored district school, but she was oddly unpopular with her race, and her efforts had failed. It is only in retrospect that I see that the work under me arrested her development and gave no outlet to her mental activities. At the time, I was simply enveloped in satisfaction that after many failures I had at last found a model nurse. Alas for the selfishness of us! Would one woman out of a thousand, in the same circumstances, see beyond her children's interests? Looking back, and realizing the girl's capabilities, her education, her appearance, her appreciation of books, her musical ability, her ease in writing a letter, and, best of all, her unfailing gentleness and patience with children, I know she had every requisite for the trained kindergarten teacher, for the specialized worker. She should have been helped to use her talents for the advancement of the race she loved.

THE first summer Elma was in the mountains she met a negro who was interested in the same problems as herself. This man was a servant in the house of one of the charming Charleston families who had summer homes near us. His mistress told me that he was at college in the winter and at work in the summer. He was coal black, but with a distinctly intelligent face. One of my little boys teased Elma about the difference in their appearance, and she smilingly responded: "Yes, we are called 'the extremes.'"

His mistress told us of a certain Monday when he had spent the greater part of the preceding day with Elma, on which he seemed so sad and distract that she asked him what was troubling him.



"The high that proved too high, the heroic for earth too hard"

"It is the future of my race that makes me miserable," he said. "I can't see what is ahead for them."

"And I told him," continued the dear lady: "Why in the world should that trouble you? You can't help it, you know."

I smiled as she gave the very fact that was distressing him as a cause for serenity.

He and my nurse corresponded regularly for more than a year and for two summers they saw a great deal of each other. They seemed so well suited, I had hoped they would marry, but he had not finished his education, and, of course, marriage would have put an end to it. Perhaps they quarreled, for the letters stopped abruptly. It is the summers in the girl's life I like to recall. She was so light-hearted, one could hear her low laughter as she frolicked with the children, or a little snatch of song. We had a safe horse and Elma drove the children every morning, returning with the back of the buggy heaped up with pride-of-the-meadow, or mountain lilies, or rhododendron. During the winter I went to Cuba for six weeks, leaving my children with my sisters. Elma was invaluable in helping, and I have many letters she wrote as the children dictated.

YEET all this while I was on the wrong trail. In her devotion to the boys, and her quiet attention to my comfort, I thought I was finding a nurse like the blessed "Mammy" of my own childhood, with her loyalty and family pride. That feudal spirit has forever passed away with the passing of slavery. Of course, it was necessary in the evolution toward the highest that slavery should pass; its deep and insidious evils undermined the ethical foundation of a nation. But to deny to the period of slavery the possession of any good is as provincial as to declare it an era free from evil. The devotion, self-sacrifice, and faithfulness which the old-time nurses gave their little charges, and the gratitude and affection lavished upon them in return, is one of the bright spots in the dark story. But this belongs to a past day. "I was the more deceived," to hope there would be a special dispensation to revive its comforts for me and mine.

The awakening came with volcanic suddenness. The news of the Booker Washington incident flashed across Mason and Dixon like an electric shock. I yield to no person living in admiration for our President—with many others in the South, I believe that in courage, force, and ideality he ranks with the group of giants of those days of '60-'65. Without going into a discussion of that too-much-discussed incident, I think only one born and bred in the South, and familiar with its peculiar civic and economic conditions, could realize how we feared the possible misinterpretation of the act.

That morning at breakfast a guest said laughingly: "Aren't you going to have a seat for Uncle Nathan?"

Nathan is an old family servant who has been with the family since the early fifties. There is a tradition that we owned him before the war, and he has owned us, down to the youngest grandchild, ever since; and though autocratic, he is seldom despotic. To do justice to our guest, when she made the remark about Nathan, she did not know that a servant was in the room, for Elma was pouring the boy's milk from a side table. I looked up; our guest turned suddenly pale. Elma had quietly passed out of the room.

"Mercy!" she gasped. "Did you see the glare your nurse gave me? I never had anybody look at me so in all my life!"

Elma did not return to wait on the children during the meal.

The kitchen was connected with the house, and above it was an attic, the stairs leading into the kitchen. There were three servants, Aunt Line, to whose big heart and beaten biscuit I should like to pay a passing tribute, Nathan, and my nurse. A fine old colored woman, Aunt Virginia, had dropped in to take breakfast with them. I passed through the kitchen to go up into the attic. Elma, whose voice I had never heard raised even in controlling my active boys, was talking

in a loud, excited manner. Her breakfast was untouched. The others were listening silently.

There was a bucket of water on the steps so that I could not open the door, and I asked Elma please to move it for me. She ignored my request, or perhaps she did not hear it, and one of the other servants rose and moved the bucket. I returned from the attic in a few minutes with the things I wished. Elma had risen, and was standing in the centre of the room—the three old servants watching her in amazement. I have never heard so strange a quality in a voice, raucous, harsh, triumphant. I thought of Madame La Farge, of the horrors of the French Revolution, of the unreasoning madness that sways a mob. Elma paid no more attention to my presence than if I had been a chair.

"I always said the time would come," she shrieked. "I have always told you so. And the day has come. It's here, it's here, it's here! The President of the United States is proud and glad to eat with a negro!"

Then her eyes met mine, and I looked straight into the depths of race hatred. Surging, involuntary hatred blazed upon me from the blue eyes of a negro girl.

"Elma, be quiet," I said, keeping my voice level.

Then I turned and walked out of the kitchen, and I hope I did it in leisurely manner, but in all my life I had never been so frightened. I felt as if she would spring at me, or throw something at my back, I hardly knew what, and though I made myself stroll into the rose garden where the servants could see me cutting flowers and see that I was unruffled, by the time I allowed myself to go indoors I was trembling so that I could hardly stand.

HATE terrifies because it is so hideous—and the sudden revelation of it in the young girl whom a half-hour before I had believed devoted to me, had shaken my serene convictions that all that was necessary to maintain a pleasant and proper relation between the two races was the exercise of courtesy and kindness and generosity with one's old clothes. Elma hated me, after the daily association and the kindest intercourse, because I was white, because my friends could jest lightly over what seemed to her the first great step in the recognition of her people.

Presently Aunt Virginia followed me into the house.

She dropped one of her imitable courtesies.

"I jes' wanted to say that none of the rest of us had nothin' to do with Elma's actin' so ugly. While you was upstairs I tol her to shet up her talkin', but she didn't notice me no moah than if she was loony. I tol her it was all foolishness to talk 'bout white folks and niggers eatin' vittles togeder."

I gave vent to some commendatory platitudes as to her point of view.

"I b'lieve in darkies bein' darkies jes' like Gawd made 'em," she continued, and added after a moment's pause: "But ain't it strange He made us—so?"

I knew nothing to answer. The Problem, which I had always thought a scare-word, had suddenly become visible and near.

The other servants were particularly respectful and attentive all day, Elma tense and unnatural. Two dull red spots burned in her cheeks, and she looked as if consumed with inward fire. I kept my eye on the children, feeling vaguely uneasy.

Perhaps the difference in the way that Elma and Aunt Virginia felt was less the difference between the servants of the Old South and the New, as it was the difference between Anglo-Saxon and African race-pride. The poor girl's father, grandfather, and great-grandfather were white; in appearance she was too. By inheritance she had that pride in race which is the strongest characteristic of the Anglo-Saxon, but with her the Anglo-Saxon characteristic was turned into racial pride for the "Afro-American."

Within the next few months she deteriorated greatly as a servant. She began to come at eight in the morning instead of seven; she was sullen, discontented, always silent. I felt relieved when Elma volunteered

that she could not accompany me when I went away for the winter.

Alas, I learned afterward the cause of her unhappiness. For at this time when the American in her touched high-water mark in her impersonal pride in the leader of her race, she fell a prey to the lack of moral stamina which was also her inheritance.

NEXT I heard that she was married, and under the most humiliating circumstances. There was a young mulatto, ginger-cake in color, a great dandy, and the ne'er-do-well of a family of self-respecting colored people. His father and brother were both farmers in a small way and fairly prosperous. When they learned that he had led Elma into trouble, they forced him to marry her. In spite of her own history, the mother grieved over Elma's wrong-doing until her health was actually affected and she had to give up work for some time.

Soon after his reluctant marriage, a warrant was issued for the man for complicity in horse-stealing. The maximum penalty is twenty years in the penitentiary,¹ and though a man may escape a severe sentence for murder, the horse thief is not usually as fortunate. The rascal opportunely skipped. He wrote only twice to the wife he had left behind, though he was notified of the birth of his child. Elma, who was infatuated with him, yearned for letter. She had fallen to this, poor girl, to crave in vain a few misspelled lines from an illiterate horse thief!

SHE was never out of bed again, though she lingered on for some weeks after the baby's birth. The mainspring of life seemed broken within her. God only knows what her aspirations had been or how bitter were the days of her humiliation.

I remember her pleasure when I brought her a bundle of pretty gowns that my friend had just had made for a loved one who had passed from her. With them was a dainty silk dressing sacque, and Elma's gratification at the dainty things was touching.

The negroes swarmed in and out of the cottage as they do in times of illness or death. They discussed her chances of recovery before her face, and commented freely and sympathetically on her husband's absence. Once when I went in to inquire, she moaned: "Oh, if they could—just leave me alone! But they come to watch me die."

Her face, sunk and ashen, was whiter than the unbleached pillow on which she lay. The hot room had no open windows for her who loved outdoors and the pure air; loud groans and prayers and amens echoed around her who knew how to suffer in silence. Intuitively I knew that she was slowly dying with all her innate sense of refinement tortured by those who meant to help her. Yet when I urged the hospital, she only shook her head. She knew that it would hurt her people for her to be taken there and the end was inevitable. The sweetness of her spirit shone in her patient eyes. Once her travail of soul found utterance in a low whisper:

"It would be better if my baby could die."

Ah, lover of little children beyond any one I have ever known, truly her heart was broken!

To other little ones she had been vigilant in care, exquisite in tenderness, unwearied in service, yet as her own son lay upon her breast, she could say with sad and prescient eyes:

"It would be better if my baby could die."

The Father answered her prayer, for soon after He had gathered into a greater Life the poor, storm-tossed life, the little child was laid by her side.

"The high that proved too high, the heroic for earth too hard, The passion that left the ground to lose itself in the sky, Are as music sent up to God, by the lover and the bard, Enough that He heard it once, we shall hear it by and by."

¹ As late as 1886 a white man from Sampson County, North Carolina, was sentenced by Judge Clark (now Chief Justice) to twenty years in the penitentiary for stealing a horse.

Letters of a Japanese Schoolboy

By HASHIMURA TOGO

IX—A Third Term for Our Emperor

To postoffice of COLLIER WEEKLY to be found there by Editor.

DEAR SIR:

I WILL not vote for President this time, thank you, because your Emperor, Mr. Roosevelt, will not run to get it. Therefore I am neglectful about all other Candidates.

Little Annie Anazuma, eight-years-age, daughter of I. Anazuma, Japanese barber, come to me with childish inquisitive.

"Tell me one truth, Uncle Togo," she deploy. "Is it possible to think that Japanese Boy will some day be President of this respectable kingdom?"

"Hardly so—and yet maybe," I addict with deceptive expression.

"So happy to think!" negotiate this infant enthusiasm. "Perhaps soon there will be Japanese commander of U. S. Army & Navy!"

"It is to estimate," I renounce with caution.

"Then so," abject this little Annie with infant smiling, "when I am of oldness to get married up, then I send both my children to Annapolis and Western Point for lesson how to be Admiral and General U. S. A."

"Japanese infant," I subtract, "your extreme youngness make you decrepit in intelligence. You must study with your mind to become familiar with American customs. American parents wishing their children to become Admiral and General warriors does not educate them at Annapolis and Western Point."

"O not thus?" intercept Little Annie with softly weeping.

"Seldom now," I abstract. "Parents must send children to College of Physicians & Surgeons to make Admirals and Generals out of them."

"Who commence to originate this merciful custom?" demand little Annie.

"Because you are childish I make education for you. Pres. Roosevelt done it."

"So happy to know!" digest this Japanese child. "He is great Emperor of America—therefore he will last forever."

"So sorry to reply," I disgust. "Hon. Pres. Roosevelt will soon stop doing it."

"Tell me to know, Uncle Togo," examine this difficult infant. "Is not Emperors made to last considerable length?"

"In responsible kingdoms, yes-so—but in America, no-so. Here Kings is elected for 4 years to discourage them."

"These white-colored foreigners is too hard answers for children to know," say little Annie Anazuma running away for play-doll amusement.

I say these lectures to Little Annie with great pleasure to be telling something to somebody what believes it. But then come brain-thoughts which bring enjoyment of fierce pangs. What to do with America when Emperor Roosevelt has took himself from it? I enquire for answer.

I beg you to do it as request, Mr. Editor. Please have your printer put some words on editorial page asking Hon. Roosevelt to continue once more term as Emperor of this Republic. I enclose cash of 50 c. to pay for your expense of writing, etc. Thank you so many!

HONEST to truth, I am aggregated with anger to have Mr. Emperor Roosevelt dictate, "No thank you, not for three-times running!" Why so does he stop being King just at instant when all-national people is enjoying that American performance? It will be sad for my heart to see some private person occupying public career of Hon. Roosevelt when he gets through sitting on it.

What decry Julius Caesar about being elected too much for Republican party of Rome? "One good term deserves another," he command, and Mr. Brutus

was pleased to be there with stabbing-knife. But this is different subject from what about it.

NOW it is historical knowledge that Pres. Roosevelt is ignorant about fear. What does frighten him, then, about this Third Term business affair? Because Hon. Geo. Washington said not do it? So ridicule for great man to think! Hon. Roosevelt is not afraid of Hon. Washington. Then go ahead, Mr. Roosevelt, please! Continue terming for several more administrations.

Whenever I think of some private gentleman being public President of U. S. I spill tear-drop from sadness. Mere human person like Hon. Taft is large enough to entirely fill throne with himself but he can not fill it with that marvelous activity of Roosevelt, Hon. Fairbanks enjoy very tall head, but his brain is not doing nothing in them altitudes. Is Hon. Cannon of sufficient oldness to enjoying wisdom of Universe and everything else which Hon. Roosevelt has made it necessary? I expect no reply.

ONE thing that seem to Japanese Schoolboy most sinful about them candidates is selfishness of their soul. They say with loud riot of speech, "Give us that President job to sit on, please!" and not consider feelings of Hon. Roosevelt which is now sitting there. Would it not be better for the Honorable Taft, Hughes, Foraker, Knox, Fairbanks, and Cannon to go together before Hon. Roosevelt to ask his consent to run? And after this great man had got through talking they should say together:

"Dear sir, please, thank you, we are so happy to ask you to continue permanently being Emperor of these U. S. some more, please."

And Hon. Roosevelt would reject:

"No, thank you, not to do! It is sinful thought for American gentleman to be king too much."

Then them 6 Candidates would enjoy sad tear-drops together and say: "So sorry! then please tell us which gentleman would be least disgusting to you for next king of America."

And Hon. Roosevelt would project:

"Hon. Taft is less disgusting to me as President."

Then all should resume:

"Thank you too much, Mr. Emperor. We also choose Mr. Taft. So happy! Good afternoon!"

Then all useless candidates would retire to wife and family and there commit hari-kari—with exception of Hon. Taft who would enjoy great agony trying to study Constitution, boatbuilding, Tuskegee Institution, bear-butcher and other race problems necessary to being President.

If all them candidates would act that way I said, and if Hon. Roosevelt would also, what economical expense for these Uniteds State! Election of President, each time it is shot off, cost this kingdom total of \$25,000,000 most of which go to Germany for musical bands. During hard times of Wall Street this America has less millions to spend for fire-works. Then why not let us elect Mr. Taft by say-so? Would he make any less beautiful President because of cheapness? Ah no! is response of Japanese Schoolboy.

HON. JENNINGS BRYAN, so I read by news-prints, has went out for duck-shoot and also hoping to slew some bears. This show how sadly he long for President. But nothing to do! Mr. Jennings is too quiet Democrat for election. He must murder something or make elopement with somebody's grandmother to get photo in newspaper any more. Then American persons will remember he is alive and nominate him for another defeat.

In what administration was Hon. Bryan President of these Uniteds State? I ask these ignorant question because Hon. Bryan happened before I arrived here.

Time is passed, Mr. Editor, for American gentleman to be President by

merely being so. Prince Albert cutaway and sky-scarpe eye-brow with patriotic noise from stump are decomposed from modern politics, thank you. Successful candidate for America must not only stand on stump for speech—he must use stump for down-side-up gymnastics employing heels for passionate gestures. If candidate can not do nothing else he must be owner of Trust or some other respectable business.

WHENEVER I have look-at some American gentleman behavior strange and queer in publick, then I enjoy suspicion, "That person is expecting for nomination to President!"

Because this. When gentleman require to be notice by Delegates of Convention he must perform something

JAPANESE SPASM OF FITS!!!

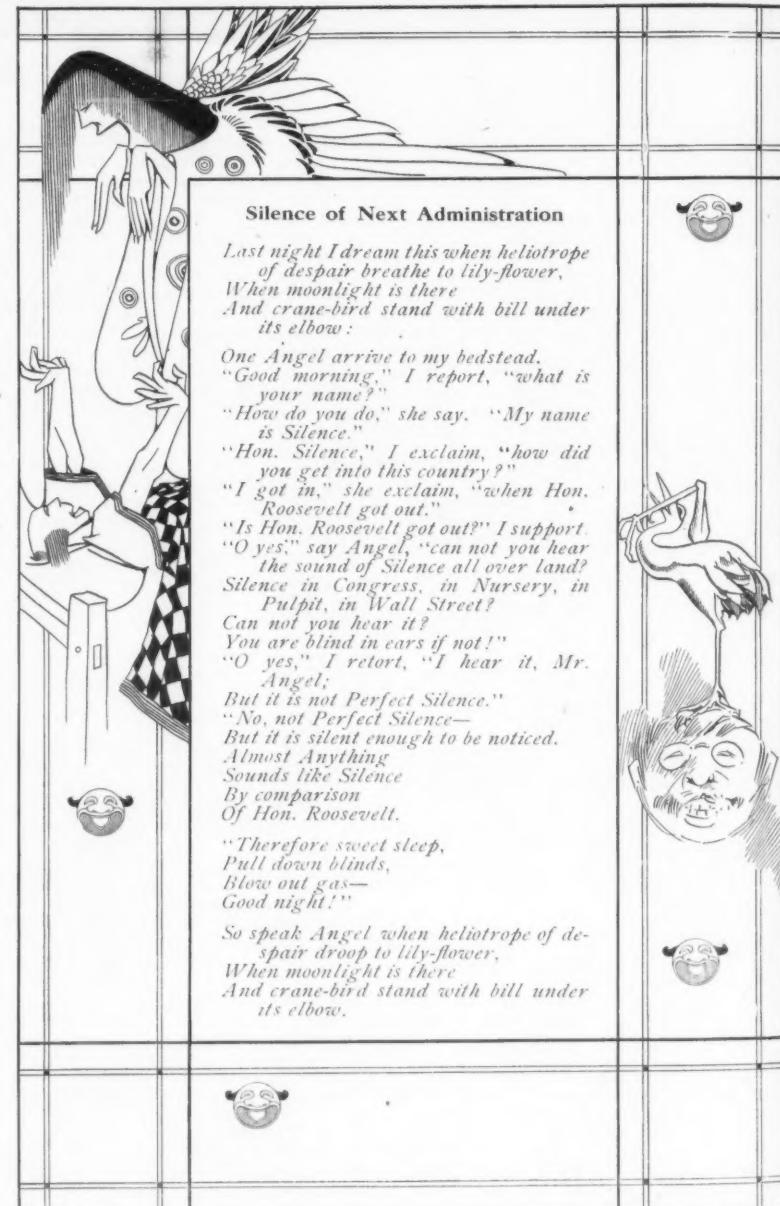
Hon. Yoni Sadekachi enjoys one and gains large merit of Japanese voters present.

Will He Be Nomination for President? We ask to Know.

Pretty soon news-children scream announcement all over this America. Political man see this and report, "Yes, please, this Hon. Yoni will make very happy candidate for Republican party with fusion of Japanese Socialists. It will be pleasant to mention him if every thing else fails."

This is to show, Mr. Editor, how dangerous it is to encourage talented Japanese in this kingdom.

One Japanese poem, please, for your printer to practise on:



queer in publicity. Sometime he take too much cocktail, sometime too much buttermilk—drink depending on religous training. Then all newspapers go to his doorway and ask for photo, childhood and name of party by which he prefers to be runned. Pretty soon this candidate is celebrated name in all mouths. After this he may be elected, which is too difficult to think about, thank you!

BY last week I seen Yoni Sadekachi, a wealthy and influential Japanese greenhouse, enjoying phenomenal cataclytic spasm of fits on street corner. Large crowd was present including 3 American reporters. Next morning following headline is all American newspaper:

Therefore, Mr. Editor, I leave it to you. Silence is not best sweetest quality for energetic kingdom like this. Please fix Hon. Roosevelt to stay on chair for remainder of generation. For if he is removed panick of loneliness will assassinate Japanese Boy.

Hoping you will fix it for me,
Yours truly, HASHIMURA TOGO.

S. P.—I have obtained legitimate job of table-waiting at Fujiyama Restaurant where my mail will get to. H. Sunigawa, Prop., is one very patriotic gentleman who works as Japanese Spy when not employed. He will get warm-map of American fleet when it arrives to here.

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Mr. Chadwick's Trial Balance

The Story of a Business Man's Long-Delayed Accounting with a Money-Hungry Fate

By THOMAS JACKSON

OF COURSE, they were fashionable, at least Mrs. Chadwick was, and that was sufficient. Mr. Chadwick was satisfied to resign all such things to his wife, and when he left his luxurious home of a morning to go to his business office, he left all thoughts of trying to be fashionable far behind him, and only concerned himself about making the wherewithal to keep things going.

It was a very different sort of place from his home, that dingy building, where Mr. Chadwick spent so much of his life. On the first floor were rows and piles of red and blue barrels full of oils that smelled, and great tin cans full of varnish that smelled, and the floor was black with dried oil and varnish that helped each other to smell. In fact, the whole place was pregnant with oil and varnish, and it was quite proper that it should be, for it was an oil and varnish business that was carried on there.

It was to this place that Mr. Chadwick came, as he had come every morning, Sundays and legal holidays excepted, with perhaps a few vacation days in summer, for the past thirty years. On this particular day his mood, evidently, was not a bright one, and as he read his morning's mail he looked gloomier still. When he had passed to the bookkeeper such communications as belonged to that clerk's department, Mr. Chadwick fell to thinking, brooding, it might better be called. Presently he took up a scrap of paper and commenced figuring upon it; for an hour or more he went through elaborate calculations which could not have turned out to his liking, for, at length, he threw down the pencil and leaned back in his chair with a sigh, clasped his hands over his head, and stared blankly at the ceiling. He was interrupted by a clerk who put his head in at the door and said that Mrs. Chadwick was downstairs and would like to see her husband.

"Well, ask her to come up," was the reply.

"She's waiting in a carriage," the clerk added.

"Can't she get out of the carriage?" Mr. Chadwick questioned. "Tell her I'm very busy and show her up."

The clerk vanished. Soon after the sound of mingled voices on the stairs announced the approach of more than one visitor, and the office door opening, two ladies entered.

"My dear George," said the first, as she sank gasping upon a chair and loosened the sealskin wrap which enveloped her from neck to heels: "My dear George, those stairs are terrible; it's like climbing a ladder. Why don't you have an elevator, and why do you stay in such a dirty place? The smell here is something frightful—it's stifling Mrs. Harris, too."

Mr. Chadwick was engaged in greeting the other lady, and did not reply to his wife's remarks. She, therefore, proceeded to deodorize her nostrils from the smell of varnish with the fumes from an exquisite vinaigrette which would have been a prize for a museum. As she smelled, first on one side of her nose, and then on the other, she listened to her husband while he talked to Mrs. Harris, with an expression of watching for a chance. In a pause in the conversation, Mrs. Harris sighed, upon which her friend exclaimed with concern:

"Why, you are just tired out, Annie; George, you must be fined heavily for making two ladies come to such a place as this."

"I didn't make you come, pardon me," her husband answered.

"You sent for us to come upstairs, when you could have gone down to the door without any trouble," Mrs. Chadwick replied.

"I did not know there was any one with you," Mr. Chadwick began, "or—"

"Why, I'm surprised at you, Mr. Chadwick," Mrs. Harris exclaimed, tapping the gentleman on the arm with a pocket-book which was capable of holding bank-bills without folding them.

"Well, I apologize," he said with a rueful laugh. "I was busy when you came, and told the clerk to show you up, without thinking."

"Then pay your fine and we'll forgive you," his wife declared playfully, but she held out her hand with a decided look.

"Am I not to be pardoned?" he asked, appealing to Mrs. Harris.

She shook her head, laughing.

"Evidently not till the fine is settled."

"Well, fix the sum," he said, grimly smiling as he drew out his wallet.

"Five hundred," his wife answered promptly. Mr. Chadwick started. Looking at his wife, he saw that she was quite in earnest; the talk of a fine was to hide a deeper meaning.

Laying down his wallet, he simply said: "Oh! at that rate you'll have to take my I. O. U."

"No, indeed, sir, a fine must be paid on the spot. Besides, George, I really want some money. Jessica's birthday fete comes off on Monday, and there are lots of things to be got."

"Why not draw a check to yourself on your own bank?" Mr. Chadwick asked dryly. The play was beginning to tire him.

"Oh, my bank has suspended, I'm bankrupt, my dear, till my stipend comes in. Now, do hurry up, that's a good man. Mrs. Harris has an engagement this afternoon, and she is to help me select the decorations for Monday night."

The merchant rose wearily from his seat and left the office. From the hall he called as if with sudden recollection: "Oh, Bertha!"

Mrs. Chadwick responded in person, and stood half within, half without the door, while her husband asked in a loud voice, that could be heard in the office: "How do you want the money—all large bills?" This he accompanied with gestures, in obedience to which Mrs. Chadwick went quite into the hall and permitted the spring door of the office to close behind her.

"Bertha," Mr. Chadwick said then in a low voice, "you must not spend anything like this money. I can't afford it. I haven't got it to give you."

His earnest manner and stern voice startled her a little, but she had been through so many similar scenes that she quickly rallied from the momentary fear that what he said was true.

"Nonsense, George; the idea! a man with your credit and standing."

"Credit and standing are all I have to go on now, and I shall not have them long." He looked gloomily at the floor.

"But what can I do? I wouldn't make a failure Monday for the world. It would break Jessica's heart, and besides, it would ruin her to make a poor appearance upon her *début*."

"Then it's choice between ruining her and ruining me; that's all."

"Do you mean to say that five hundred dollars will ruin you?" Mrs. Chadwick exclaimed with fine scorn.

"Not that alone, but all coming together. I heard from your dressmaker this morning."

Mrs. Chadwick quailed a little.

"Well," she sighed, "never mind then. I'll tell Mrs. Harris that we are ruined, and I'll recall the invitations for Monday. Poor Jessica; the child will cry her eyes out."

"Don't make a fool of yourself, Bertha, by blabbing all you know and bringing the house down on us. Go back in there; I'll see what I can do."

She left him, and he went into an adjoining office, where his bookkeeper was at work.

"Mr. Reid," he said, "have you got five hundred dollars on hand?"

"No," the clerk answered; "shall I send for it, sir?"

"Well, I want to make a note at the bank this afternoon," Mr. Chadwick replied nervously. "I shall go up to see them myself about it. I don't want to draw anything out before then, and—by the way, have you got that much yourself that you could let me have till this afternoon?"

Now the bookkeeper had to his own credit in bank just five hundred and five dollars which he did not wish to draw upon, but a request from his wealthy employer for a loan was such an honor that he hastened, with gratified pride, to draw a check, which he sent to the bank to be cashed.

A very good reason, besides the one Mr. Chadwick assigned for his not wishing to draw his own check for the amount, might have been found on the stub of his check-book. The balance shown there to his credit was in precisely two figures.

The messenger despatched by the bookkeeper returned from the bank bringing Mr. Reid's whole fortune in ten crisp new bank-notes that made up the sum total of the "fine" which the ladies' visit cost Mr. Chadwick, and as he saw them stowed away in his



He rowed until his muscles ached

wife's pocket-book he felt in his heart somewhat as one may feel when watching the blood drip from a stanchless wound.

He accompanied the ladies to the carriage, and they drove away with smiles and nods.

Then he returned to his dingy office, to his piles of heavy ledgers, to his black, time-worn desk, where he sat idly fingering the stubs of his check-book, thinking, thinking, thinking. By and by he roused himself from his meditations, and went again to the little office where the bookkeeper was poring over long columns of accounts.

"Mr. Reid," he said; "make out a memorandum of what paper will be due on the first, and let me have it before you go to lunch; or, perhaps, you had better give me a statement of bills receivable and payable. I shall have to make a note until that Gresham & Coots matter comes in, and I want to see how we stand."

The memorandum which his clerk handed to Mr. Chadwick a little later was not a reassuring document. The merchant twisted his under lip with his fingers as he sat poring over it, and his forehead wrinkled with an anxious frown. He laid down the paper and sat gazing at a cobweb in the corner of the ceiling.

"Grind, grind, grind," he muttered. "Thirty years with my nose on the grindstone, and turning the crank myself."

Again he looked over the memorandum, and again he fell to thinking, his eyes on the cobweb. The spider up in the corner crawled to the edge of its web, lost its balance, and tumbled to the floor. But it had left a silken clew behind, and immediately commenced to follow the thread. It reached the ceiling, and again it fell, and still again, when it lay in a little ball on the floor, as if completely discouraged. Mr. Chadwick watched the insect until it unrolled itself and commenced to climb once more. "Fool," he muttered, "what do you try for? You will tumble out again. Stay on the floor till some one steps on you, and you will have done with that everlasting spinning and climbing."

He rose impulsively, and, striking the spider to the floor, crushed it with his foot.

"There," he cried, "I'll be merciful to you."

He moved excitedly about the room as though the tension of his thoughts required physical exercise. All at once he dropped into his chair, and took some strips of paper from a pigeonhole in his desk. They were printed on one side, with a blank at the top for the date, after the words "New York"; then followed a space on the next line, and the words "After date I promise to pay to the order of —— dollars for value received at ——" with a dollar sign in the lower left-hand corner. One of these he filled in with the words "Thirty days," "Myself," "Ten thousand," and "Tenth National Bank." Then he signed it at the bottom and endorsed it on the other side.

This done, he went to a big safe in the room, from which he took a bundle of papers. He selected one from among the others and unfolded it. At the top of the paper was a figure of Time with a scythe and hour-glass, and beneath it the motto: "In the midst of Life we are in Death."

It was a policy of insurance upon the life of George Chadwick in favor of Bertha Chadwick, his wife, for twenty thousand dollars. For some minutes Mr. Chadwick carefully studied the conditions of the policy, set forth in many clauses and fine print in the body of the instrument. Refolding the paper, he placed it in his breast pocket, and, putting on his hat and overcoat, went down into the street.

It was January. A piercing wind was blowing, and men and horses bowed their heads to the gale and breathed white clouds from their mouths and nostrils. Mr. Chadwick shivered as he buttoned up his coat and started on a rapid walk in the direction of Wall Street. He was going to find some one to endorse his note. He would see Bentley, he thought, and get his signature, and attend to the other business afterward.

But Bentley was not at his office. "Down with pneumonia," a clerk told him, and after a few words of inquiry Mr. Chadwick turned his steps toward the office of another business acquaintance. This time he

was more fortunate. Mr. Simpkins was in, and quickly obliged his friend with the desired endorsement.

"By the way," said Mr. Chadwick, as he rose to go.

"I hear that Bentley is down with pneumonia."

"Yes," returned the other, "he's very bad. I'm afraid he will make a die of it."

"Sorry to hear that," Mr. Chadwick replied, "Bentley is a good fellow."

"There's a great deal of pneumonia about," said Simpkins. "My doctor tells me he never knew such a year for it. My little boy is just getting over an attack; I thought we were going to lose him."

"Indeed!" said Chadwick. "I never had a case of it in my family—don't know much about it."

"Well, take care of yourself. This is just the weather to catch it—high, cold winds, overheated rooms, exposure to drafts, sudden chills—almost sure to bring on an attack."

The friends parted, and soon after Mr. Chadwick, having negotiated his note at the bank, had at his disposal some ten thousand dollars. He dropped into a dairy after leaving the bank, and over a bowl of crackers and milk fell to thinking hard again, while his wife at about the same hour was eating deviled lobster, with Mrs. Harris, at Sherry's.

That afternoon Mr. Chadwick visited in succession several insurance offices, at each of which he filled out an application and submitted to a medical examination. When this ordeal was over he was in a rather hilarious humor. He met several acquaintances on the street, and talked with them so gaily and appeared altogether so happy that each remarked to himself as he turned away: "Chadwick is in great spirits; must have done a good stroke of business—lucky dog."

At half-past five Mr. Chadwick started uptown on the elevated road. By this time his gay mood had changed to one of gloom. He looked at every man of his own age in the car; wondered to himself how much each was worth; wondered where was his home, what his family, even speculated on the amount of cash each had about him. As he glanced to the end of the car, its number drew his attention—260—two hundred and sixty dollars, he remembered, was what he had received the first year he was in business. If he had twice two hundred and sixty dollars a week now it would be insufficient. A sign hanging near the door caught his eye: "Six hundred thousand passengers ride daily on the cars of the elevated roads." Six hundred thousand! If each passenger would give him one cent that would be six thousand dollars, more than half the amount of his last note, and no one would feel it! Other combinations occurred to him; each chance group of figures that caught his eye suggested a calculation of what so much money in such a time would amount to.

When he left the cars and proceeded along the street he was still pursued by figures. He fell to counting the flagstones, mentally converting them into cash, wondering if one of them were solid gold how much it would be worth. He made an elaborate mental calculation upon the probable weight of the stone, how many gold dollars would an ounce make, how many a pound, and how many the stone would balance. Then his eyes fell upon the gilt numbers on the houses, and he added them together as he went along until they amounted to twenty-two thousand, when he found himself in front of his own home.

Jessica met him in the hall, put her arms around his neck, and kissed him, helped him to take off his overcoat, and led him gaily to the fire in the library.

"Aren't you nearly frozen, papa?" she said, as she wheeled forward a big chair, into which the tired man sank, while his daughter perched on the cushioned arm.

"Not so very, my dear," he answered, caressing her soft cheeks. "Is your mother at home?"

"She has just come in and is dressing now," Jessica answered. "She and Mrs. Harris have been out all day, and I just know she has been getting something for me, but she won't tell me what. I suppose I'll know all about it on Monday."

"Do you expect to be very happy on Monday, Jessica?" her father asked, looking at her with a curious smile.

"Why, of course, papa; it's my birthday, and I'm going to have the *loveliest* dress."

"And that you think will make you very happy?"

"N—no; not that particularly, but everything, and *are you* going to give me something pretty, papa? I always like what you give me best of all."

"I'm afraid, my little girl, that you will be disappointed this time," the man answered. "My dear Jessica," he went on, "you ought to know that I am not as rich as I was. Things have not gone well with me lately. But whatever I give you, will you prize it and know that I love you just as well as if it were something great?"

"Yes, of course," she answered; but she looked at him with a puzzled expression on her face, as if she were in doubt of his meaning. Mr. Chadwick silently regarded her for some minutes.

"Jessica," he said at length, "what would you do if you had to make your own clothes and had fewer of them? If you had to walk where now you ride, and if you couldn't travel and visit or be visited so often, would you be unhappy?"

"Why, papa!" the girl answered, "what is the matter with you to-night? Of course, I shouldn't like that."

"But there are a great many girls who have much less than you, Jessica, and who are happy, and make

the men they marry happy on a very little. No one can tell, child, what he may have to go through before he gets to the end of life. Suppose you should become poor, and marry a poor man, don't you think if you loved him you could be happy with what he was able to give you?"

"Ye-es; perhaps," she answered. "But I shouldn't like to marry any one that was dreadfully poor."

"I hope, my dear," said the father, "that whoever wins your heart may be not only worthy of your love, but may always be able to surround you with comfort and plenty, if not with luxury. But I want you to remember what I tell you now, Jessica, remember it long after I am here to repeat it to you—some time, you know, I shall have to leave you alone. Whomever you marry, whether a rich or a poor man, try to sympathize with him, try to understand what he tells you about his affairs, try to help him to keep a respected name; and, oh! my child, try to appreciate a little the anxiety and toil and distraction which every man in business, however successful he is, has to bear. Be a companion to your husband as well as a wife, a helpmate, Jessica, helping him forward, not dragging him back."

Mr. Chadwick dropped his face in his hands, pressing his temples tightly. Jessica, who had never before heard him speak so gravely to her, gazed at him in astonishment.

"Why, papa," she said, "you talk so strangely; you must be ill. Does your head ache? I suppose you do get awfully tired, but I thought men always liked going to business every day. Mama says they do. She says you love business better than you do her. Come, now, cheer up; that's a good papa, I want to tell you something. Minnie—you remember her, Minnie?—she's coming to spend a week with me, and I want to give her a splendid time; but, oh! papa, I've been awfully extravagant this month—I don't know how it happened—I'm going to be real economical after

"Bertha, you have often seemed to imagine when I have told you about my difficulties that I exaggerated them, and that there is no real trouble ahead for us. I do not wish to reproach you. It has been my fault partly for not being firmer. But we need not talk of what has been done now. All I want to say is, that in the event of your being left alone, remember my urgent wish that our children should learn habits of economy and usefulness. Let them understand the true value of money, and that life is not all a holiday, to be spent like their money in frivolity."

"Why, George," cried Mrs. Chadwick, "you distress me dreadfully. It can't be that things are so bad. I'm sure you can't be well. You look tired. It's enough to make any one sick to stay all day in that horribly smelling place. I wish you had given up business, as I urged you to do long ago. Don't sit up any later. Go to bed and get a good night's rest and you will be all right in the morning."

TH E morrow found Mr. Chadwick at his desk as usual examining the morning's mail. There were some letters and drafts which he turned over to the bookkeeper, the rest were bills for all sorts of things, merchandise, livery, flowers, plumbing work, upholstery, cooperage, painting, millinery, stationery, laces, jewelry, coal. A few days before he would have examined each of these bills carefully, with fretful exclamations and objections to sundry items. Now he looked at them carelessly, with a slight smile, and laid them aside, as matters that did not concern him. The last envelope he opened was from the authorities of his son's college. He read this with more interest, and his brow darkened as he learned from it that the youth had been expelled for repeated infractions of rules, and for conduct tending to subvert the authority of the college with his fellow students. It was only one more blow he thought, and he recalled with a grim smile the saying of the Irishman that "single misfortunes never come alone."

All that day and the next Mr. Chadwick went about his business in a mechanical way, leaving nearly everything to his bookkeeper, and often sitting alone in his office unoccupied, save with his own thoughts. Those everlasting figures still haunted him. Numbers, numbers, numbers ringing in his ears perpetually. The clock struck and he counted off the strokes, squared them and cubed them and made all sorts of combinations with them. So much a minute would be so much an hour, a day, a year, and the interest would be so much. He heard an organ grinding in the street, and tried to count the times that the crank was turned, and then the different notes, till the music of "Sweet Violets" ran off into numbers, and he began to count the blossoms that he could see in a great bed of violets down near the brook which ran through his father's farm when he was a boy.

On Monday he received from time to time during the day several big documents sealed with great red seals. They were life insurance policies which he had taken out, and upon which the first premiums were paid with the money he borrowed from his friend Simpkins. One of them was in favor of that gentleman for the amount of the loan. One was in his wife's name, a third in his daughter's, and the fourth, for a small sum, was written in the name of his son. The premiums on these policies still left him with a balance from the ten thousand. He had repaid the money loaned to him by Mr. Reid, and upon the remainder drew checks for sundry bills which he selected from the pile on his desk. He gave a check to the bookkeeper, telling him to cash it and pay the salaries of the employees, and keep the balance on hand for the next week's expenses.

Then he sat down and carefully read over the conditions of each of the policies. He had been informed by each company that its policy was contestable after three years. In reply to this he had said jocularly: "What if I should kill myself?" The answer was: "Oh, under our policy you can kill yourself after one year from its date, and your heirs will get the money all the same. But you mustn't do it before that, or the policy will be void." Then he had laughed, and the clerk had laughed. Mr. Chadwick smiled as he read over the conditions, smiled over that clause about self-murder, smiled at the mention of the limit within which, if he sought death, the policy would be forfeited.

It was late when he put on his coat and hat to go home. Mr. Reid came in to ask about something, and as he was leaving the office Mr. Chadwick said: "By the way, I may not be down to-morrow; I feel rather miserable to-day; so if there is anything needed of me you can 'phone'."

"Very well, sir," Mr. Reid answered. "I hope you are not going to be ill."

"Oh, no, but I thought I might not feel like coming down to-morrow."

"All right, sir," said the clerk. "Good night."

"Good night," Mr. Chadwick returned, and when the bookkeeper had nearly quitted the office he added hurriedly: "Oh, and Mr. Reid."

"Yes, sir," said the clerk, returning.

"I just wanted to say that I appreciate the way you have performed your duties while you have been here, and especially lately. You deserve to do well, and I hope you will. You are old enough to need no advice from me but—you are married, are you not?"

"Yes, sir," the man answered, somewhat bewildered by his employer's sudden praise and cordiality.

"Well," Mr. Chadwick went on, "don't let anything



"Then pay your fine and we'll forgive you," his wife declared playfully

Minnie goes, but—can't I have a hundred, papa, just to give Minnie a good time?"

Mr. Chadwick sat up, studied his daughter's face a moment, and then, without a comment, took out his pocket-book and gave her the money. Perhaps he asked himself what was the use to remonstrate with her; perhaps he realized that he might have trained her to a better sense of values, moral and material; perhaps, in the midst of all that hung over him, it seemed idle for him to try to think any more about life's struggles, about work or debt or economy; perhaps he felt as one about to start on a long voyage, when, leaving an old home forever behind him, he throws into the heap of rubbish, to be disposed of to the junk man, things which he has long cherished, but which he can no longer care for or cumber himself with.

"Now, papa," said Jessica, springing up, when she had obtained what she wanted, "I must go and dress, and so must you—it's late."

MR. CHADWICK had apprehended that she would receive another lecture from her husband that evening on the subject of money matters. She had braced herself for the ordeal and felt able to win the day, as she always had done. But, contrary to her expectation, Mr. Chadwick said nothing whatever on the subject of finances until late in the evening. Then he laid aside the book he had been reading, and, contemplating the fire, said without looking at her:

Collier's

ever turn you from what you yourself know is best for your own family. I hope you will do well. Now, I must be getting uptown. Good-by," and he held out his hand.

The clerk took it, pressing it somewhat timidly, for he had never before held his employer's hand, and when Mr. Chadwick left him he watched the merchant descend the stairs, wondering at his strange freak.

The business of the day was over downtown, the streets were wonderfully quiet, and it seemed to Mr. Chadwick as if trade had stopped in sympathy for him. He looked at the long rows of buildings so busily peopled during the day, and thought as he walked along how many thousands within them since he had been in that part of the city had toiled and thought and worried as he had done, year in and year out, to keep above the great commercial sea that seemed to be ever striving to overwhelm the swimmers. And it seemed to him he saw all this anxiety and pain and labor rolled together into one great ball of twisting, writhing worms. At the thought he shuddered and quickened his pace but withal he felt a kind of heart lightness as if he were bidding good-by to such scenes of strife, as if he were stepping on board a train to be carried off to the quiet country, and looking back pitifully at the poor miseries who have no country to go to.

He passed a flower-stand on the street where a girl, huddled in a corner to escape the bitter wind, watched for chance customers. She held a bunch of violets out to him, with an invitation to buy. He shook his head, passed on a few steps, then turning back, bought the proffered nosegay.

When Mr. Chadwick reached his house he found that the necromancers had been there at work. An awning led from the curbstone to the door, a carpet covered the steps and the sidewalk in front; passers-by stopped to gaze, children lingered, while a policeman lounged at the entrance and swung his club pompously, as if to signify that all this was under his management. Within the house was a veritable bower, fit for Flora, or a y other flower-loving damsel who could afford to pay for such wealth of bloom.

Mr. Chadwick met Jessica in the hall and handed her the bunch of violets.

"Here is a birthday token for you, my dear," he said, "and though it is very little it means a great deal of love."

She took the flowers, smiled incredulously into his kind eyes and faltered: "Thank you, papa," then she ran away and hid in her room to cry.

Later the gorgeous apartments were a wonderful and beautiful sight to those who had not to pay for it, and the guests and the society journals said the affair was a great success. Mr. Chadwick himself helped to make it so. He was gay, he was cordial, and with courtly playfulness he kissed the hand of a young dame who placed a flower in his buttonhole. "How very well he looks," everybody said.

Late in the evening, when Mr. Chadwick found himself somewhat free from his duties as host, he retired from the throng behind the curtains of a deep window. There he stood, looking out upon the scene, upon his laughing daughter, as she whirled past him in the dance, upon his complacent wife, the centre of a group of persons of consequence; he thought of all this would cost, smiled grimly at the thought, and then he slipped out and went softly upstairs.

He passed through his wife's apartment and entered his dressing-room. There was little luxury in the few necessary articles of furniture, and the only ornaments in the room were two paintings upon the wall. They were not works of art, they were not handsomely framed, they were yellow with age; one showed a round, woman's face, with plenty of red cheek, plenty of black hair, and ample motherly bosom under her shiny silk gown. The other was a man's face, smooth-shaven, set in high white stock and black neckcloth, with eyes gazing defiantly out under the brow, shaded with hair of harsh abundance. Mr. Chadwick wheeled a chair in front of the pictures and sat down. With elbows resting on the chair arms, and hands clasped propping up his chin, he gazed long and thoughtfully at these works of some old-time traveling artist. No answering beam of recollection shone upon him from those painted eyes; no glance of sympathy came from those stiff unlikenesses; but they carried the gazer back to the old farm home, to the days when work meant labor in the field, and when a holiday was a perfect abandonment of all care, all responsibility. He thought of his father's stern but kindly ways, of his own poverty of pence and abundance of comforts, of his mother's sympathy and love. And as he thought the man's soul cried dumbly: "Oh, father, mother, come back, let me lean on you once more as I used to do; just for one day let me feel the comfort, the unutterable rest of having some one to think and to act for me."

Then suddenly he sprang up and left the room. He went up to the next floor and entered his son's chamber, a strange look upon his face and a fierce excitement in his movements. He threw off his evening coat, and, going to a closet, searched among its contents until he brought out an old corduroy shooting-jacket. This

he put on, buttoning it up to the chin. Again he searched in another closet until he drew out an old overcoat; this he put on over the shooting-jacket, after locking the door and passing through to the back room, where he locked the outer door there also. Then he returned to the other apartment, to a corner where there was a complicated arrangement of pulleys and weights and short poles. It was a rowing-machine used by his son, when he was at home, to develop his muscles.

Mr. Chadwick seated himself on the narrow leather-covered seat of the machine, and smiled grimly to think what a figure he must cut. Seizing the handles, he began to row. At first he pulled slowly, for he knew that if he worked violently his muscles, being unaccustomed to the exercise, would give out before his object was accomplished. Gradually he increased the stroke, only stopping to adjust the weights to heavier pulling. He worked as if he were manning a lifeboat. Presently the numbers came in his head

MR. CHADWICK did not go downtown the next day, nor the next. The doctor called three times every day, and two professional nurses came to attend him. Many called to inquire about him, and Mrs. Chadwick listened to accounts of cases of pneumonia that had occurred in her friends' families for the last ten years. The doctor came and went, and the nurses watched their charge and kept a record of his pulse and temperature, and the sick man, seldom unconscious, watched their faces and speculated on the future. What mortal stabs pierced his breast with each inhalation only he knew. What awful immolation he had offered of himself for his family they, happily, could never learn.

And still the numbers sounded in his head, sounded in the striking of the clock which was ticking his life away, ticking away time for him into eternity. What was eternity? At that thought he held his breath. What lay beyond? What darkness or what light?

What reward or punishment, what judgment and what beings would he meet? Long ago he had been taught, and had fully believed, the dreadful stories of a material hell, a place of torment and punishment. But in these later years his belief of early days had waned. Suppose, after all, those old doctrines were true? What had he to hope for? But no, it could not be; he had courage to face this ordeal of a lingering death, and he would not fear that other life. It could not be worse than this, and, after a while his own fate, the present, past, and future, seemed to be the fate of some one else.

At last one day he overheard the doctor say to his wife: "I really think you may begin to hope, Mrs. Chadwick. I think I see a marked improvement in him. The crisis is past, and unless he should suffer a relapse we will pull him through yet."

They thought him asleep, but he had heard their low voices, and now it seemed to him that the doctor had some malign motive in trying to bring him back to health. "After all this pain and suffering," he thought, "must I fail, fail, and take up the old weary burden, bring my wife and children to poverty?"

And the sick man looked with impotent rage at the two who would save him.

Mrs. Chadwick, who had been on duty at the sick bed while the day nurse was absent, accompanied the doctor downstairs, and lingered to impart the good news to visitors.

When he was left alone, the sick man raised himself slowly and painfully on one elbow and looked cautiously around him. Hearing no one about, he threw back the covers, and with great labor put his feet on the floor and sat on the side of the bed. He rose and tried to stand, but he was too weak for the effort and fell back, struggling to recover himself; again he rose to a sitting posture and essayed to stand, and again his limbs refused their office. This time he sank down upon the floor and knelt there, swaying with one hand clutching the bedclothes. At length he bent down, and, placing his hands on the floor, slowly crawled along to the window. It seemed to be many minutes before he reached it, and when he took hold of the sash and tried to raise it he found it was latched. By means of a chair he managed at last to raise himself, and unfastening the window, with a desperate effort for his feeble strength, threw it open. The cold breeze, burdened with misty rain, blew in upon him, played around his chest and chilled him to the heart. Hearing some one coming, he closed the window softly, and crept painfully back to bed.

A few hours later, when the doctor was summoned hastily, he found Mr. Chadwick dying. His family weeping round his bed, thought he was unconscious; but who can tell what vast numbers were cast up in the tired brain as death slowly closed the ledger of the merchant's life? Who can tell how the trial balance stood when late at night the man closed his account forever and handed it in?

"I HEAR," said one man to another, downtown a few weeks later, "that Chadwick left nothing but his life insurance."

"Yes," said the other, "his business was all to pieces; if he had lived a little longer he would have had to make an assignment."

"So the world goes," said the first speaker, "you never can tell what a man's worth till you come to cut him up."

"First rate fellow, though, Chadwick."

"Oh, yes, but he loved money too well."

"Have any of his paper?"

"No."

"Nor I; we are lucky. Well, good-by; I must hurry back."

And he hurried back. So did the other man. So do thousands of others hurry back to business, hurry on to weary brains, and sleepless nights, to anxious calculations, to borrowed money, to urgent expedients, to tormenting apprehensions, until the everlasting rest comes of its own accord to them, as it came at the call of their weary and despairing brother, unless—the balance is on the other side.



The guests and the society journals said the affair was a great success

again, and he commenced to count the strokes. One, two, three; one, two, three dollars. Four, five, six dollars. This work would pay if he could get a dollar a stroke for it. The perspiration began to form in beads on his forehead, and the heavy coats he wore hampered his movements. Three hundred and ninety-eight, three ninety-nine—four hundred! His muscles were beginning to ache. His heart was beating fiercely, his body was bathed in perspiration; his face seemed to be on fire. He felt as if his head would presently burst. Five hundred!

Mr. Chadwick dropped the oars and raised himself with difficulty to his feet. Then he tore off his overcoat, tore off his shooting-jacket, his vest, and finally his shirt, and stood with only his undershirt upon his upper body. For once, he thought, with a ghastly smile, he would have that delight of a sudden cooling from excessive heat, which doctors and wise mothers prohibit, to the torture of children. He went quickly to the window and opened it wide; then he went into the other room and opened a window there. A freezing January wind was blowing, and it swept through the rooms in a biting draft. Mr. Chadwick leaned on the window sill and drank deeply of the night air, while the venomous breeze played about him, caressed him with its icy touch and whistled back and forth between the windows. In a few moments he was chilled through; still he stood there, teeth chattering, gazing at the midnight sky.

How bright the stars were! Millions of them were up there. Now if they were dollars and he could have them! His undershirt had frozen stiff where it had been wet with perspiration. Mr. Chadwick drew in his head and closed the window. Then he resumed his ordinary garments, hung the overcoat and shooting-jacket in their places, and went downstairs to bed. He was asleep when his wife retired, and she thought his heavy breathing was caused by deep slumber.

What the World is Doing

A Record of Current Events

Edited by

SAMUEL E. MOFFETT



The Navy Pot Boiling

THE dissensions in the navy have worked President Roosevelt up to such a pitch of rage that on January 5 he gave out two letters in which he expressed his opinion of Rear-Admiral Brownson and the critics of existing conditions in terms which he had evidently considered at first, and perhaps with justice, to be unfit for publication. The hope that the public would be allowed to hear what Admiral Brownson had to say for himself seemed destined to be disappointed, but the next day the White House unexpectedly released the Admiral's letter with the explanation that it had been inadvertently omitted.

In one of his letters, both of which were addressed to Secretary Metcalf, the President observed that Rear-Admiral Brownson's action in resigning because he did not agree with his superiors regarding an order issued before he came into the Bureau of Navigation was "unseemly and improper," and, "coupled with the various controversies among the officers of the navy and their adherents as to details of naval construction and methods of training," had "undoubtedly been prejudicial to the interests of the navy" and might seriously impair that confidence in it which was essential in securing sorely needed legislation. He thought that the way in which the controversies had been carried on had been highly injurious to the service, whether the communications were made openly over the signatures of naval officers or by civilians who had "evidently gained their information from naval officers." There could not fail to be some defects, and it was well that these defects should be pointed out, but that work should be done "without hysterical exaggeration or malicious untruthfulness," while it was "of course reprehensible in the highest degree to exploit them in grossly exaggerated form in the fancied interest of an individual or clique of individuals, or for the sake of supplying sensational material to some service or non-service newspaper."

In his letter of resignation, dated the day before Christmas, Admiral Brownson remarked that his appointment as Chief of the Bureau of Navigation, while not to his personal liking, was deeply gratifying to him, as it appeared to be an evidence of the President's confidence in his professional ability. But to have any success in his efforts to maintain a high standard of efficiency and discipline he considered it necessary that he should have the confidence of the service at large, as well as that of higher authority. Anything that showed a lack of confidence or that would tend to break down the military spirit, which had always been the principal asset of the navy, could not fail to impair the efficiency of the service. The Admiral continued:

"The recent order placing a medical officer in charge of a hospital ship is, in my opinion, and, as I have endeavored on several occasions to point out to you, clearly opposed to the intent of the law; is a radical departure from established naval usage, and is fraught with danger to the efficiency of the fleet, will tend, I believe, to break down the military spirit of the service, and shows a want of your confidence in my advice regarding a matter so vital to the best interests of the service. I am left, therefore, with no alternative but to tender my resignation as chief of the Bureau of Navigation, much as I regret to sever my active connection with the service to which I have been devoted and to which I have given my best efforts for more than forty-six years."

A comparison of the statements of President Roosevelt and Admiral Brownson discloses a curious difference of opinion on a point upon which

each holds that no difference of opinion is possible. The Admiral remarks that the President's order, showing lack of confidence in his advice, left him "with no alternative" but to tender his resignation as Chief of the Bureau of Navigation. The President asserts that "there is no room for difference of opinion as to the gross impropriety of the Admiral's conduct in resigning sooner than carry out the orders of his superior officer in such a matter." The success with which a large difference of opinion has intruded into a place in which both parties declare that there is no room for it makes it evident that the physical law relating to the impossibility of two bodies occupying the same space at the same time has no application to the things of the mind.

Pettibone and Moyer Free

THE second attempt to find a person responsible for the murder of ex-Governor Steunenberg of Idaho ended in failure on January 4, when George A. Pettibone was acquitted. Although it took the jury fourteen hours to make up its mind, the verdict was found practically upon the prosecution's evidence. The defense simply stood upon the proposition that nothing had been brought out connecting Pettibone with the murder, and this view was accepted by the jury.

After the acquittal of Haywood the chances of convicting either of his companions seemed extremely slim. The acquittal of Pettibone reduced the chance of convicting Moyer to a negligible quantity, and the prosecution recognized the futility of further effort by consenting to the dismissal of the case against him. All three of the indicted officials of the Western Federation of Miners are therefore free men.

It only remains to punish the actual murderer of Steunenberg. The prosecution repeatedly said during the Haywood trial that no promises of immunity had been made to Harry Orchard. Orchard himself said the same thing. Whoever else may or may not have been innocent there can be no doubt that Orchard was guilty. His trial will doubtless follow speedily, and justice, although balked in its search for the master assassins, will exact retribution from their instrument.

The "Times" in Vaudeville

ANOTHER pillar of the British Constitution has crumbled. The London "Times," which has been under the control of the Walter family ever since its foundation a century and a quarter ago, has passed into the hands of a stock company headed by Mr. C. Arthur Pearson, the most distinguished exponent, next to Lord Northcliffe, of snippy journalism. Mr. A. F. Walter is to be chairman of the Board of Directors of the new corporation, but Mr. Pearson, as Managing Director, will dominate it. It is announced that the editorial character of the paper will remain unchanged, and of course every effort will be made to maintain an illusion of identity, but however perfectly the old "Times" may be imitated it will be impossible to disguise the fact that one of the venerable institutions of the British Empire has ceased to exist. The "Times" was never regarded as the organ of the Walters; they sank their identity so completely that the great journal stood alone, in a vast, impersonal majesty. Nothing of the sort will be possible under the new management. The "Times" may become more entertaining and more prosperous, but it will be known as Mr. Pearson's paper, and its views will carry just the weight due to Mr. Pearson's opinions.

A Democratic Candidate

HIETHERTO the party in power at the time of a great financial crisis has always been punished in the next elections. The panic of 1837 beat Van Buren and brought in "Tippecanoe and Tyler too" in 1840. The panic of 1857 killed the Buchanan Administration and paved the way for Lincoln. The panic of 1873 gave the Democrats the next three Congresses and a popular majority for Tilden in 1876. The panic of 1893 crippled the Democracy and put McKinley into the White House as "the advance agent of prosperity."

In normal circumstances there would be every reason to suppose that the panic of 1907 would repeat the history of its predecessors, bringing the usual defeat to the party in power at the election of 1908. The Republican Party is peculiarly vulnerable because it has thoroughly committed itself to the theory that prosperity depends upon politics. It has charged the Democracy with the full responsibility for every business misfortune that ever happened under Democratic rule, and has claimed for itself the entire credit for every favorable development under a Republican régime, allowing nothing for natural causes in either case. Moreover, many people are now asserting, with more or less plausibility, that the Republican Administration actually had something to do with bringing on the present panic, while in most of the former cases of political retribution the party in power merely happened to be a convenient target for the bricks of an enraged populace. It would seem, therefore, as if the Republican Party, having come into power as the advance agent of prosperity, could expect nothing else than to take its departure with such grace as it could muster upon prosperity's disappearance.

The one thing which stands in the way of this logical proceeding is the demoralized state of the opposition. If the Democracy were now the alert fighting organization it was from 1874 to 1893 its victory next November would be a foregone conclusion. But the party has so thoroughly acquired the habit of defeat that it has seemed doubtful whether even this chance of a generation could rouse it to make a real effort for victory. It has seemed reconciled to following Mr. Bryan on another perfunctory march to assured disaster. Mr. Bryan's enemies have not been fair in blaming him for all the hardships of the Democratic wanderings in the wilderness, for he probably did better in 1896 than any other Democrat could have done at that time, and he doubtless could have polled more votes in 1904 than Parker did, but nevertheless the fact remains that he would start a new campaign with such a heavy handicap in the critical States that it would need a political miracle to elect him.

Under these conditions it is not surprising that some Democrats are looking anxiously for a way of escape. There have been timid suggestions of Judge Gray of Delaware, but the reverberations of that proposal have not been loud enough to disturb the peace. A more promising candidacy has been that of Governor Johnson of Minnesota. Mr. Johnson's qualifications as a vote-getter are absolutely unique. In 1904 he was elected Governor of Minnesota on the Democratic ticket by a plurality of 6,352, when the Democratic candidate for President lost the same State on the same day by 161,464. Two years later, after he had given the people a chance to judge him by his works, he was reelected by 76,633, receiving the largest plurality and the largest total vote ever given to any candidate for Governor in Minnesota of any party. He carried all but four of the eighty-two counties in the State, and in those four the total margin against him was less than five hundred. Yet at that very



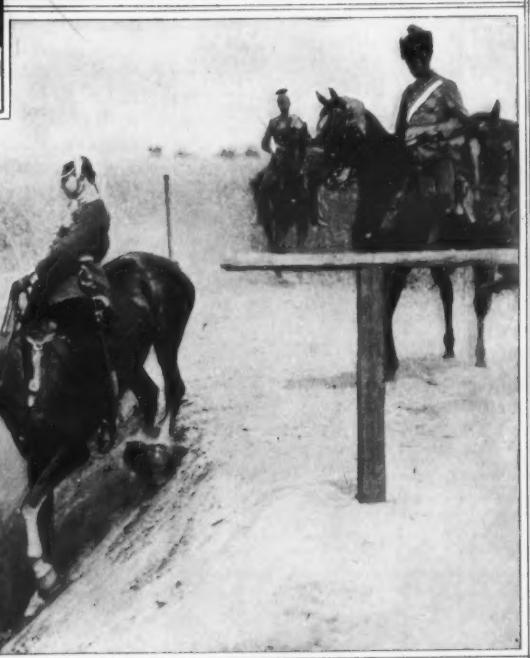
An Austrian cavalry officer taking a water jump



Italian officers spurring down a precipice



Secretary Taft on an army mule



Prince Eitel Fritz drilling with German cavalry



A French officer's "stunt"



Over the bar at six feet—an Italian feat

Strenuous Military Horsemanship

The Burning Question whether every Army Officer shall be a Rough Rider

PRESIDENT ROOSEVELT has not been deterred by ridicule from pushing his policy of requiring army officers to show that they know how to ride and have the physical endurance to do it. The President began his tests with the field officers, forty-six of whom took a practise ride of thirty miles at Fort Myers, some on October 8, the rest on the 9th. Every officer had a medical examination before the ordeal, and of sixty who took the examination all passed except one who weighed two hundred and seventy pounds and another who had to wear steel braces on account of a severe wound in his leg. All the riders met the test successfully. Similar practise rides were taken at other posts, and it was announced that they were to be repeated at regular intervals to test the physical fitness of field officers for active service. The President later pushed his interest in horsemanship still further. On December 23 he advocated legislation making infantry captains mounted officers, and on January 4 he sent to the House Committee on Military Affairs a report from the Chief of Staff reciting European experience in favor of this recommendation. An infantry officer in our service, according to the President, has little opportunity to practise riding until he becomes a field officer, while all infantry captains in European armies are mounted. The report of General Bell, the Chief of Staff, was illustrated with photographs of some of the Wild West feats performed by foreign officers. General Bell shows that the general rules of European armies require all mounted officers in every grade to keep themselves and their mounts in fit condition for war. The great manoeuvres are practical testing-fields. Cross-country riding to hounds is common in all European armies. In the French and German armies special courses in horsemanship have been established for field officers, "with a view to keeping them under observation sufficiently long to test and select them for promotion to active commands." At the French Cavalry School at Saumur there are courses in "cross-country work, involving a great deal of jumping of all kinds of obstacles." The German riding institute "is full of fat majors and captains hammering along with grim determination in their faces, knowing their jobs are at stake." Continental War Ministers are usually army officers who can set an example to their subordinates, and although our Secretary of War is a civilian the accompanying picture, taken in the Philippines, shows that he makes an imposing figure on a mule.



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time the Republicans carried the State on the Congressional vote by over eighty thousand. If such things could be done at the very crest of the wave of Republican prosperity, Democrats might find encouragement for almost any hopes under the same leadership when the party in power is floundering in the shallows of hard times.

Governor Johnson has not frowned upon the idea of a Presidential nomination, but he has treated it with the same disinterested courtesy displayed by Governor Hughes toward similar suggestions on the Republican side. In one respect he has gone farther than the New York Governor, for while Mr. Hughes has given the public little idea of his views on national affairs, Mr. Johnson has made his position on such matters very clear. In a carefully prepared statement published in the New York "World" he urged that the Democracy should make the tariff the paramount issue, and that means not the ludicrous pretense of reform to which Mr. Whitney of Massachusetts would have committed the party, nor yet the timid revision that would satisfy President Roosevelt, but a thorough slashing of monopoly-breeding duties. Governor Johnson understands what the President has never been able to grasp—the relation between the tariff and the trusts. He maintains that "you can not solve the trust evil successfully until the conditions that produce the trusts are improved. You can not cure blood-poisoning as long as the ulcer remains in the body. It is about time that infant industries 100 years old were weaned from their need of protection."

Governor Johnson holds old-fashioned Democratic views as to Federal absorption of the duties of the States. He believes in the proper regulation of corporations, but he would have the work done as far as possible by State rather than by national agencies. He believes in income and inheritance taxes and sees promise in some of the principles of the single tax on land values, but all as fiscal expedients, not as methods of restricting swollen fortunes. He is especially impressed with the need of cultivating closer relations with Canada, and the other countries of this continent, rather than of seeking distant imperial adventures.

The Oklahoma Idea

Bank deposits to be insured by the State

OKLAHOMA is losing no time in making herself useful in charting the channels and reefs of advanced legislation. There is no such word as fear in her dictionary, and in the tumbling rush of her experiments there can hardly fail to be some discoveries of value.

Mr. Bryan suggested that the United States Government should guarantee the deposits of national banks, and it is understood that this idea at first struck President Roosevelt rather favorably. But with all its attractions the plan had possibilities of danger, which, on second thoughts, made it seem a thing to be handled gingerly. It looked as if it might be putting a premium on reckless banking. If there were two banks in the same town, one taking risks for large profits, and the other doing a safe and conservative business, but both equally guaranteed by the Government, the reckless one would stand to win high stakes if it had luck, and if it did not the Government would make good its losses to its depositors. Under such conditions it could make a better bid for business than its cautious rival.

But such thoughts do not terrify Oklahoma. Where Mr. Bryan merely speculates and suggests, she acts. By a law which is to go into effect on the 15th of February, every State bank will have to contribute to a depositors' guaranty fund a sum equal to one per cent of the average daily amount of its deposits. National banks may take part in the guaranty arrangements at their option, provided they secure the permission of the Federal authorities, which they have not yet been able to do. If a bank fails, its depositors are forthwith to be paid off in full from the guaranty fund, and the State is to take possession of the assets and replenish the fund from their proceeds as far as possible. If the fund at any time should prove insufficient to meet the demands upon it, additional assessments may be levied upon the banks.

Of course, this makes an extremely attractive prospect for the depositors of the Oklahoma banks as long as the system works. If the national banks are not allowed to get the benefits of the guaranty, they will lose their deposits to the State banks. Moreover, a drain of deposits from the Kansas banks has already begun, and it is predicted that Kansas will have to adopt a similar system to protect her own banking business. That will put the matter up to Missouri, which will see her deposits threatened by Kansas, and there is no apparent stopping place for the movement short of the two oceans. Oklahoma thinks she has found the way to bring out the nation's hoarded cash, and experience will soon show whether she is right.

Not the Roosevelt Panic

Mr. Taft explains the causes of the trouble

SECRETARY TAFT lost no time in taking up the white man's burden after his return from his globe-girdling mission. His first speech was delivered before the Merchants' Association of Boston at the end of the old year. His audience hailed him as the next President, but Mr. Taft ignored his own boom and devoted himself to a defense of President Roosevelt's policies, with special reference to the charge that they were responsible for the panic. The Secretary traced the steps that led to the catastrophe—the overexpansion of business, the waste of capital by war and extravagant living, destruction by fire and earthquake, and finally the fact that "the revelations of irregularity, breaches of trust, stockjobbing, overissuances of stock, violation of law, and lack of rigid State or National supervision in the management of some of our largest insurance companies, railroad companies, traction companies, and financial corporations, shocked investors and made them withhold what little loanable capital remained available."

Of course, the Administration had nothing to do with any of these things, but it was engaged in a giant struggle with certain powerful combinations which were suppressing competition and securing monopolies by violating the laws. The purpose of the Roosevelt Administration "was to make those men, however powerful and wealthy, to know that the laws upon the statute books were living things and must be obeyed." Mr. Taft denied that the President had accused the whole business community of dishonesty. He

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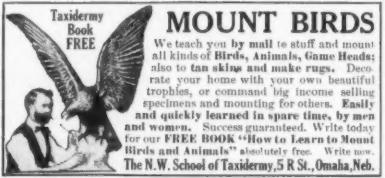
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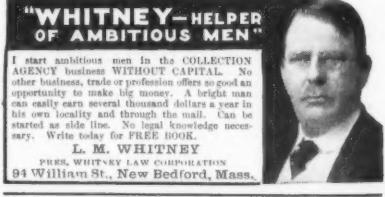
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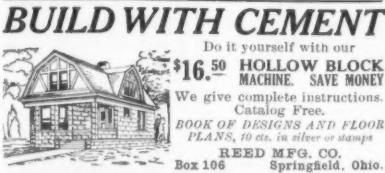
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had merely condemned the lawbreakers, convinced those who had unlawfully accumulated enormous powers and capital that they were not immune, and "put the fear of the law in their hearts." The Secretary spoke as a conservative, and it was as the strongest bulwark of conservatism that he defended the Roosevelt policies.

He predicted that if the abuses of monopoly and discrimination could not be restrained, and if it became manifest that under the system of individualism and private property the tyranny and oppression of an oligarchy of wealth could not be avoided, then Socialism would triumph and the institution of private property would perish. The Administration's success thus far in showing that abuses in the exercise of private property could be restrained was described by Mr. Taft as a great conservative victory, and he warned the New England merchants:

"The question which you have ultimately to meet is not whether we shall return to a condition of unregulated railways and unregulated trusts, but it is whether we shall maintain a strict system of regulation of railways and trusts or whether we shall turn the country over to the advocates of Government ownership and State Socialism."

The Babies of New York

A crop that shows no signs of failure

ALTHOUGH some blocks of Fifth Avenue may be threatened by race suicide, the returns of the Board of Health do not indicate that the danger is a very serious one for New York as a whole. There were 125,126 births in the city in 1907, an increase of 13,354, or nearly twelve per cent over 1906. The gain was the greatest in sixty years. While the births have been increasing by over thirteen thousand, the deaths have increased by only three thousand. The births exceeded the deaths last year by nearly forty-six thousand, so that if there were no gains from immigration at all, New York would grow by natural increase to the extent of about half a million people between one census and another.

There are few large cities in the world that can make such a showing. Death swallows up over twenty thousand more Parisians every year than are replaced by births. In St. Petersburg the gain is only about half that in New York, and even in Berlin it is markedly less. The birth-rate of New York decidedly exceeds that of London. There will be no shortage of New Yorkers in the next generation, but perhaps some old names may be replaced by new ones.

More Subways for New York

Metropolitan strap-hangers see a gleam of hope

AFTER years of stagnation, the greatest urban transportation system in the world is beginning to show renewed signs of life. When the original New York Subway was built with the city's money, it was expected to be the beginning of a vast network of underground roads that would serve every part of the metropolitan area and rid the passage between home and office of its slave-pen horrors. But it happened that the Subway promoters were drawn into a partnership with the financial freebooters who were then wrecking and looting the Metropolitan surface system. By a providential chance the plans of these wreckers to secure control of all the huge possibilities of future underground transit in New York were thwarted. The passage of the Elsberg law, reducing the length of subway leases, and prescribing more favorable terms for the public, made the contracts less attractive than they had been, and the high financiers of the Interborough-Metropolitan combination, who were letting their own equipment run to seed and their surface lines drift into bankruptcy, did not care to undertake new routes when they had reason to hope that by crowding the public a little harder they could force it to offer better terms.

Thus it happens that at the present time the greater part of underground New York is virgin soil for the tunnel builder, and the development of the future transit system is still largely in the people's own hands. The idea of the Elsberg law had been that in default of bids from private capitalists, the city should build new subways itself. With anything like decent economy in other directions it would have been easy for the municipal government to save enough out of current revenues to build rapid transit extensions as fast as they might be needed without borrowing a cent, but wild extravagance not only devoured the city's income but exhausted its borrowing capacity. The Public Service Commission has now recommended the construction of a new subway system to cost \$60,000,000. The city debt is so close to the constitutional limit that it would seem hardly possible to raise such an amount under the present restrictions, but Governor Hughes, following the advice of the Charter Revision Commission, proposes a constitutional amendment putting bonds for productive enterprises outside of the debt limit.

Public Telephones in Canada

Manitoba to operate her own system

THE latest development of the public ownership policy in Manitoba is the purchase by the Government of the entire Bell telephone system of the Province. The announcement was made by Premier Roblin on New Year's day. The price is \$3,300,000, payable in forty-year four per cent Provincial bonds, which are now selling a little under par. The system is to be operated by a commission, and it is expected that the present officials will be retained.

The Bell telephone system of Manitoba is as nearly complete in itself as any such system well could be. It has trunk lines crossing the American border at four points, and it barely touches Saskatchewan at one, but it has no connection with any other Province of Canada. There will be few outside complications in its management, and the success or failure of public operation will depend entirely upon Manitoba herself.

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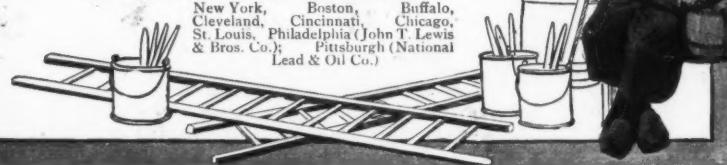
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